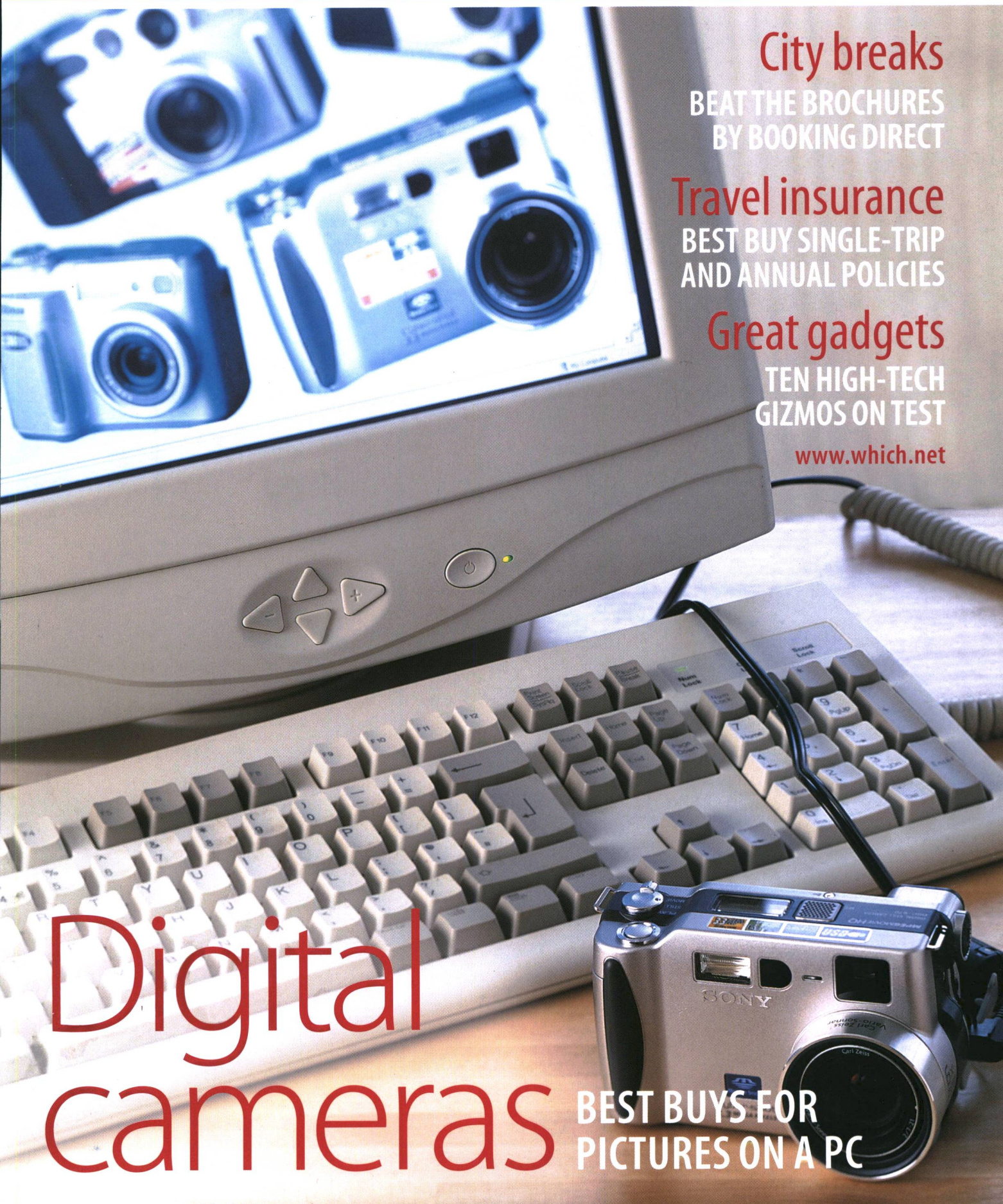
WHICH?
FULL OF GOOD SUGGESTIONS
APRIL 2001



City breaks
BEAT THE BROCHURES BY BOOKING DIRECT

Travel insurance
BEST BUY SINGLE-TRIP AND ANNUAL POLICIES

Great gadgets
TEN HIGH-TECH GIZMOS ON TEST

www.which.net

Digital cameras
BEST BUYS FOR PICTURES ON A PC

Digital cameras that rival film – but is now the time to buy?

Like most new technologies, digital cameras bring exciting new options that you never knew were possible – and probably never knew you needed. But, unless you're in the new-tech vanguard that must have the latest gizmo as soon as it's launched, you're probably left asking one of the key questions about all new technologies: not just what should I buy, but when should I buy it?

Just look at how things have changed since our first test of digital cameras in August 1998. Back then, we recommended an Agfa camera that cost £700 with a resolution of 0.8 megapixels (mp) – one critical factor that affects the sharpness of your digital snaps.

By April 1999, £700 would buy a Nikon Coolpix Best Buy with 1.2mp – half as much resolution again. And this month, there are three top-of-the-range Best Buy options with 3.1mp – that's a four-times higher resolution than our 1998 Agfa – and for prices ranging from £500 to £650.

That sharp increase in resolution means that, for the first time, pictures from most of the cameras on test were at least as sharp as snaps from one of our Best Buy film cameras. All in all, our results mean digital cameras are becoming a serious option for many more people. There will never be a perfect time to buy new-tech products but our main tests and updates in *Which?*, and ongoing coverage in *Computing Which?* will help you decide when is the best time for you.

Helen Parker

Editor
Helen Parker

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Sarah Roberts-Wray picks the jigsaws that shape up – p25

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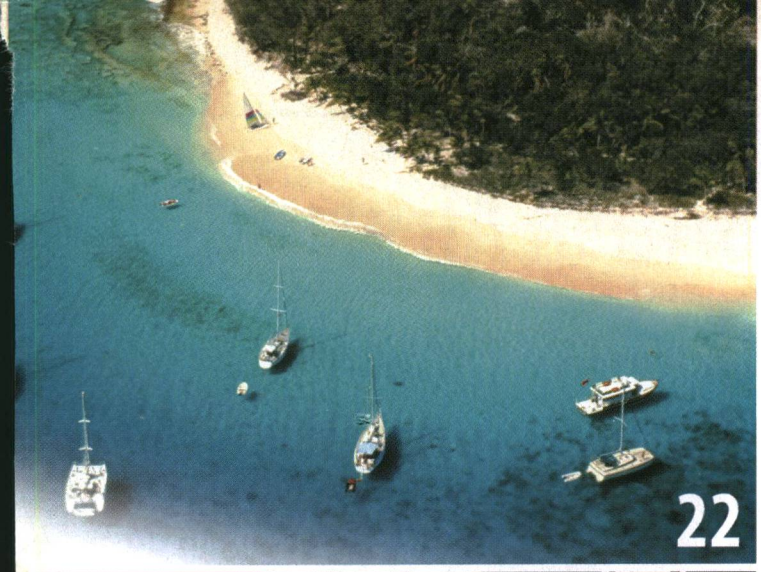

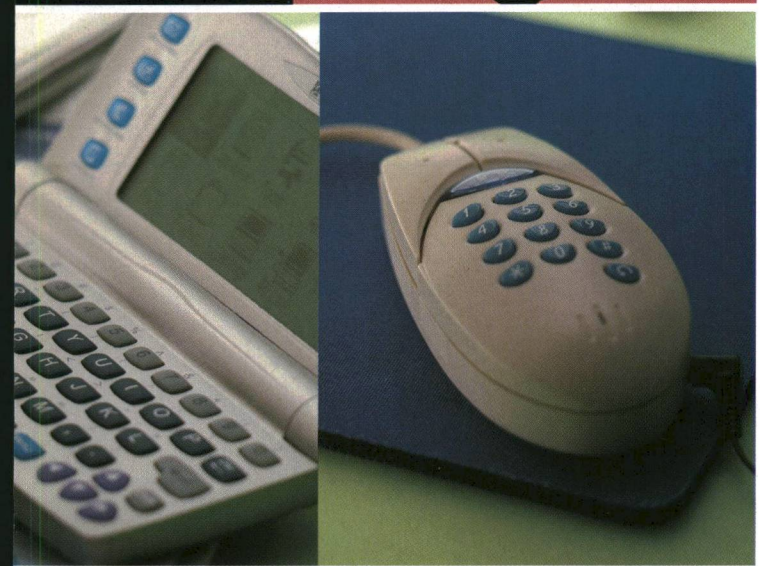

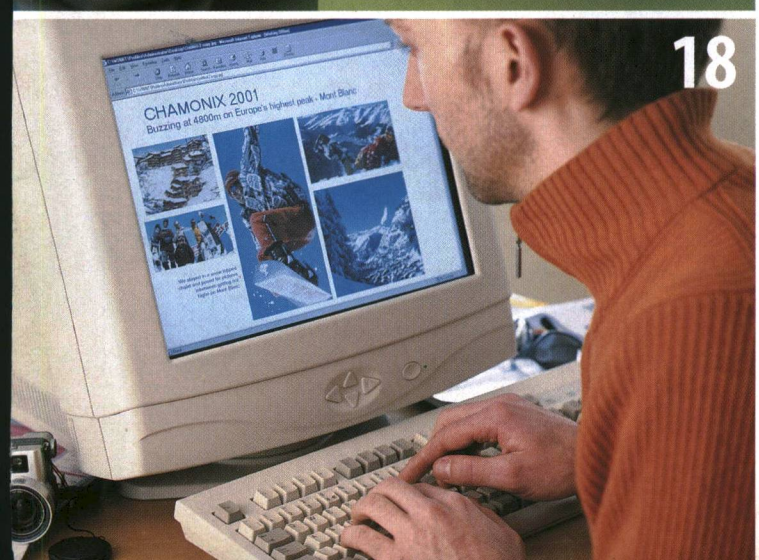

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insidestory

Consumer stories that make a difference

Perfect practices

Many codes of practice governing goods and services are no more than lip service from a toothless trade body – companies are rarely expelled for bad behaviour.

So we're delighted that the Office of Fair Trading (OFT) has at last set its sights on ensuring that these codes actually protect you, and plans to offer a 'better trader logo' for good ones, so you can spot them instantly and buy with confidence. So you'll be able to spot whether a garage or an estate agent, say, is part of a trade body that will protect you if things go wrong. It's something Consumers' Association has been calling for since 1996.

There are two stages to the plans. First, the OFT will encourage trade associations to reassess their existing codes, and rewrite them if they don't meet criteria such as offering a system for settling complaints. Then it will publicly endorse – though the logo – codes that really work. Before getting the logo, trade bodies will have to prove their codes through *Which?*-style mystery shopping, audits and complaints figures, to show all those who've signed up are abiding by the code, and consumers' complaints are being properly resolved. Codes which meet the new criteria, and which will be considered for the logo, will be announced in November. But the law will have to be changed first, so the logo is unlikely to appear before the end of this year.

The proposed system is voluntary – so bodies can carry on as before. The OFT hopes bodies whose codes aren't working will be 'left behind' by those which opt in.

British Airways denies passengers their ticket rights

British Airways (BA) has been flouting new rules and raking in the benefits by forcing passengers to pay for a new ticket if they want to take the place of someone too ill to fly.

Which? reader Arthur Wheeler alerted us after his wife, Ann, fell sick and couldn't accompany their blind daughter, Josie, on a BA flight from Guernsey to Gatwick, where she was to fly on to the Canary Islands. Josie was due to sail from Gran Canaria on a ship crewed by able-bodied and disabled people.

Arthur wanted to take Ann's place to help Josie – and simply change the ticket from 'Mrs A Wheeler' to 'Mr A Wheeler'. But BA refused. Its best offer, in the 'exceptional circumstances', was a credit note, for 12 months, which only Ann could use. This was useless to the family. Arthur was told he had to buy a new ticket, for £92.30. Fed up with BA, he flew back from Gatwick via a different route. For the other legs of the journey, the airlines involved changed the ticket name without a problem so Arthur and, later on, his other daughter, Georgie, could be with Josie.

When Arthur complained to BA, threatening publicity, it eventually offered a refund of £239.60, covering Ann's ticket, Arthur's new ticket and extra costs he'd incurred by flying a different route. But Arthur's story highlighted BA's failure to

No phone, but a bill just the same

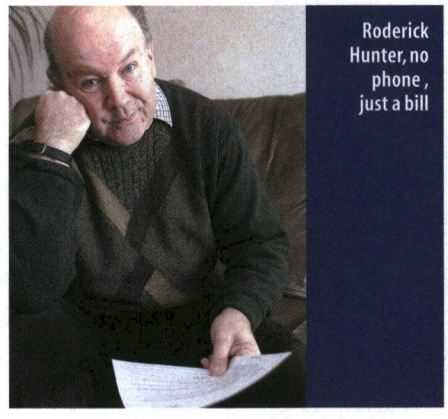
Does people being billed for mobile phones they have never had sound familiar? That's because it is. We first reported on it last June ('Call for change', p6).

This month we have more cases of another mobile phone billing company causing concern.

Singlepoint 4U is a different company (June's story was about First Line Mobile Communications, and billing company Cellular Operations), but the story is similar.

Fiona Lamming, from Cheshire, cancelled her mobile phone order after she'd had problems getting it delivered. When Fiona received a bill from Singlepoint 4U for £21.30, she discovered the money had been taken from her account. It took more than two months to get it refunded.

Roderick Hunter, of Winscombe, Avon, took up the offer of a mobile phone. It never arrived, but Roderick then received a bill for £10.69 from Singlepoint 4U. Despite his immediate complaint, a month later he got a second bill for £11.99. When he checked his statements he found that the money had been debited from his account, so he wrote direct to Singlepoint 4U for a refund. It responded with a credit note. A second letter requesting his account to be credited or a cheque sent resulted in a further credit note. Roderick copied us in on his next letter to Singlepoint 4U and told us that this seemed to have an impact as he then received a cheque for the full amount 'by return of post'.



Roderick Hunter, no phone, just a bill

A Singlepoint 4U spokesperson told us that both these customers had received full refunds, and an apology.

In another case, Anton Grossman received a letter thanking him for taking out an insurance policy through Phones 4U, a sister company of Singlepoint 4U. But he hadn't authorised this. Money was taken from his account and he had problems getting it back. We spoke to Singlepoint 4U which has now cleared the account.

PHOTOGRAPHY: NORMA KELLAND @ ALDERNEY JOURNAL, JONNY THOMPSON, SOUTHWEST NEWS SERVICE

BA honours the rules - thanks to a complaint we made on behalf of the Wheeler family (pictured)

CONDITIONS OF SALE
This is a SPECIAL FARE and you will be liable to forfeit part or in some circumstances the whole of your fare if you cancel or fail to travel on the flight(s) you have booked. We advise you to take out insurance to cover these possibilities. For further details please consult your airline office or travel agent.
FLIGHT COUPON
29 JUN 01
BRITISH AIRWAYS
3498685045

fully take on board new rules which it claimed to be obeying.

A new, fairer, airline industry contract, announced by the Office of Fair Trading (OFT) last autumn, entitles those who can't use their ticket for reasons beyond their control to get a credit note. The credit can be used to buy a ticket for someone else. This was particularly designed to cover cheap tickets, which tend to be less flexible.

But it seems BA, which claims to have complied with the new rules since last October, has conveniently been forgetting the rule which, in effect, allows a name-switch on the ticket. It told us that it had fully complied with the OFT's changes by offering Ann a non-transferable credit note.

We complained to the OFT, which took up the issue with BA.

As a result BA confirmed that it will be honouring the new rule which allows a name change, and is making this clearer by rewriting its plain English version of its conditions of carriage.

Car makers cheat on discount order

Leading car manufacturers have been dodging a ruling designed to cut prices.

Under the government's new cars order, makers must give dealers similar volume discounts to those they give fleet buyers.

The order, to cut the average price by £1,000, recognised that UK prices had been too high.

But *Which?* has learned that both Peugeot and Vauxhall told their franchised dealers that they wouldn't get a fleet discount, as the benefits of being in the franchise amounted to a discount – 15 per cent in Peugeot's case, and 12 per cent in Vauxhall's.

Before the order was issued, the Department of Trade and Industry (DTI) was warned that there were problems with its wording. The car makers pounced on potential loopholes. Alan Pulham, of the Retail Motor Industry Federation, which represents dealers said: 'It's as if all the manufacturers' lawyers got together to work out their responses. These shared a remarkable consistency.' Peter Groves, a motor industry law solicitor, said makers could claim they had no 'equivalent' discounts to offer, because, say, the volume they were ordering wasn't identical.

Consumers' Association has been talking to the DTI about the loopholes, and the Office of Fair Trading is aware of concerns. We've reported concerns to the DTI that another major car maker has changed discount arrangements with its fleet buyers to avoid the order.

When we challenged Peugeot and Vauxhall, both claimed to be complying with the order.

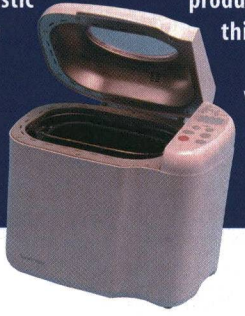
Safer recipe for bread maker's design

Which? **tests that uncovered a serious flaw in a bread maker have sparked an overhaul of its design.**

Russell Hobbs reacted swiftly after our testing staff discovered that a sample of its model 4461 bread maker, bought for tests in next month's issue, could have given its user an electric shock if their household earthing wasn't working properly. Because of a missing part, the plastic insulation keeping a live wire from a hot metal plate melted during normal use, so that the plate could become live, sending a shock. Earthing would usually stop this, but older wiring systems may have problems with earthing.

Russell Hobbs told us it was 'disturbed' by the problem which it had never seen before. After examining its stock of machines, it said that the sample we'd bought was a one-off fault due to human error in the factory. But it said that it would alter the product's design to eliminate this assembly risk.

If you have one and wish to have it checked, contact Russell Hobbs on 0161 947 3111.



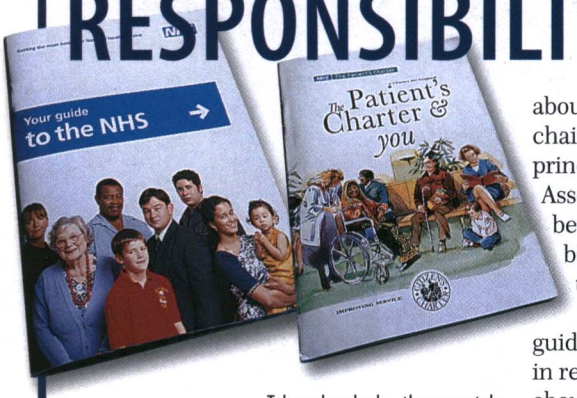
campaign update

● This month Consumers' Association (CA) hopes to lobby the European Parliament to push for changes to a law that's helping to bolster UK prices for branded goods by curbing imports. We want the European Commission to amend the Trade Mark Directive, which allows manufacturers to control imports. In the meantime, we're pleased the price of CDs in the UK is the subject of scrutiny by the Office of Fair Trading and the European Commission.

● Justice finally caught up with a fraudster who sent out 25,000 bogus debt collection notices for £176 urging the recipient to call his £1-a-minute 'emergency hotline' to avoid court action. In 1999 we reported how the Intacc Group's line clocked up £1,500 before it was cut off by the premium-rate phone watchdog Icstis. Andrew Burke, of Intacc Group, recently received an 18-month jail sentence suspended for two years after admitting he'd conspired to obtain cash by deception.

● CA successfully lobbied for a national voice for patients to be part of plans in the Health and Social Care Bill. Now, as the bill progresses, the government must give this body formal powers to do the job.

RESPONSIBILITIES, BUT NO RIGHTS

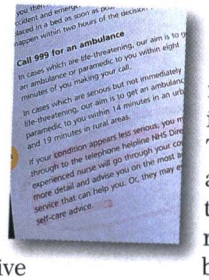


Take a close look – the new-style guide and the old charter

The Patient's Charter has been scrapped, and a number of patient rights seem to have disappeared with it. Instead, the Department of Health (DOH) has issued 'Your Guide to the NHS' which has some confusing omissions.

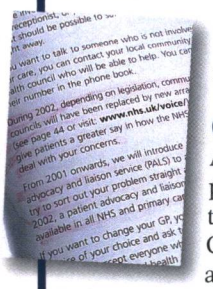
The old Patient's Charter gave you, among others, the right to be:

- registered with a GP
- referred to a consultant acceptable to you
- referred for a second opinion if you and your GP agree this is desirable.



The new 'NHS Core Principles' simply state: 'The NHS will provide a comprehensive range of services.'

While this guide could be useful, it isn't a satisfactory replacement for the Patient's Charter. A charter should help drive up standards by ensuring that everyone knows what to expect. This document won't be able to do that if important rights like the ones above, which the DOH told us still exist, aren't made clear. Simon Williams, assistant director of the Patient's Association, said: 'There's nothing there to hold the NHS to account. It's very disappointing. It puts us way behind other countries where patients' rights are enshrined in law.'

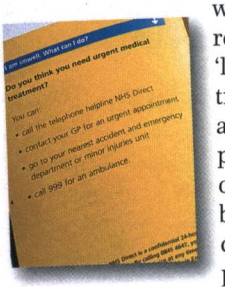


CONFUSION

An overhaul of the way patients are represented in the NHS is underway. Community health councils are being abolished, and will be replaced by patient councils, patient forums and new advocacy and liaison services.

Unfortunately, these changes make the section in the guide on raising concerns about your care confusing. Clara Mackay, chair of the UK Patients Forum and principal policy adviser for Consumers' Association, said: 'It would have been better to wait until these changes had been confirmed, and to use the guide to communicate them to patients.

As it stands, the NHS guide is not only incomplete in relation to information about patients' rights, but it is also already out of date as regards to basic information about the NHS. Surely this will just serve to confuse and mislead patients?'


Do you think you need urgent medical treatment?
You can:
• call the telephone helpline NHS Direct
• contact your GP for an urgent appointment
• go to your nearest accident and emergency department or minor injuries unit
• call 999 for an ambulance.

IN AN EMERGENCY

The guide tells you where you should go if you're unwell. If you dial 999, it's now possible that the call handler may decide that your condition is less serious and put you through to the nurse-led helpline NHS Direct, instead of sending an ambulance. This may reduce pressures on the ambulance service, but it's a policy that needs to be monitored. The risk of someone who is seriously ill being misdirected may be small but the consequences are potentially serious. *Health Which?* investigated NHS Direct (August 2000, p12) and raised a number of concerns.

INVOLVEMENT

Health Minister Gisela Stewart describes the guide as 'a clearer more useful guide for patients'. But you can only really know this by asking patients, and it's not clear whether patients were involved in the development of this guide nor whether it reflects their priorities. Chief executive of independent health care charity The King's Fund, Julia Neuberger said: 'This document does not involve patients and it's not serious about drawing them into the publication of it. We do need patients' views to be central in the NHS.' Simon Williams said: 'Patient involvement has been negligible. Patients aren't at the centre of NHS services'. In its 1997 manifesto, Labour promised 'a new patients' charter will concentrate on the quality and success of treatment'.

The new guide contains information about how to access various services within the NHS, and a section on 'your commitment to the NHS' which recommends looking after your own health and caring for minor illnesses at home. This section starts: 'The NHS will work better if you use the service responsibly'. It advises you to 'listen carefully' to advice on your treatment and medication, keep appointments and pay prescription charges and any other charges promptly. It would be helpful if the NHS made a commitment to make it simple for people to cancel appointments. Unfortunately, the guide contains no further information on this point.

TIPS FOR GOOD HEALTH

The guide gives some tips to help you stay healthy including 'don't smoke' and 'be physically active' which are detailed.

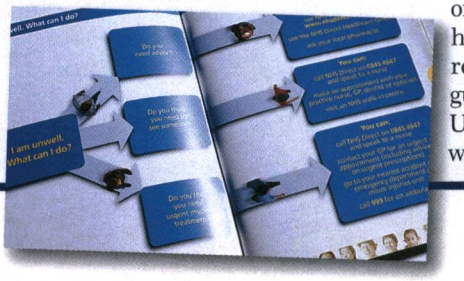
However, there were other points which we found over-simplistic and lacking in useful information – for example:

- if you drink alcohol, do not drink too much – this doesn't give any indication of how much is 'too much'.
- take up cancer screening opportunities – this doesn't explain which groups of people are targeted by current NHS screening programmes, or which cancers can be screened for.

THE FUTURE FOR THE NHS

There are a number of pages in the guide that list what improvements you can expect for the NHS in the future. Confusingly, they're interspersed throughout the sections describing the services you can expect now. It's not very reassuring to know that you'll be able to see your GP within 48 hours by the year 2004 when you may have to wait much longer at the moment.

Overall, the guide is well laid out and easy to follow. It's written in large print – making it easier for people to read, which is particularly helpful if they have sight problems. However, there are some key omissions that we hope will be rectified when the guide is revised. Unfortunately, that won't be until 2003.



Manufacturers have been asked to make fat content clearer on food labels

How slimmers are better off with a jaffa cake

Supermarkets and manufacturers have ignored a deadline for stamping out misleading labels on food claiming to be partly 'fat free'.

Guidance issued in 1999 by the Ministry of Agriculture, Fisheries and Food said labels trumpeting such claims as '90 per cent fat free' should be phased out by the end of last year since they could be 'misunderstood' by consumers.

But a spot-check at a Sainsbury's branch in February found plenty of own-label and branded products still labelled with this claim to lure the unwary weight watcher. To check the bigger picture, we surveyed five major supermarkets and several major biscuit manufacturers.

Fox's Biscuits had no plans to follow the voluntary guidance to change its labels. Sainsbury's and Tesco said the claim was being phased out but couldn't say when it will have disappeared from their own products. Asda said it would disappear from own-brand products in the next few months, and the Cookie Coach Company said within six. McVities, which makes the Go Ahead! range, said it was phasing in new labels by this summer. No own-brand products at Safeway and Waitrose carried the claim.

We asked Jacob's Biscuits about its labels. Its range includes '94 per cent fat free' fig rolls. However, after a week of failing to respond to our simple questions, we told the company we considered it had refused to reply. Its response was: 'At no stage has Jacob's knowingly or unknowingly refused to provide *Which?* with information relevant to this article.' But it still failed to provide it.

To qualify as 'low fat', a product must be just 3 per cent fat, or less. Go Ahead! Caramelinis are 13.6 per cent fat. So someone watching their fat intake would do better picking a packet of jaffa cakes, which are 8.3 per cent fat.

Research by *Which?* confirmed confusion over these labels – half those surveyed wrongly assumed that a '90 per cent fat-free' biscuit had less fat than a 'low-fat' one. A recent study by the Food Standards Agency found similar results.

Is this the most inflated tyre in Britain?

At £423 Kim Brightwell's new car tyre may hold the dubious title of the most inflated in Britain.

Audi has been charging £415 – Kim paid £8 extra for fitting – for the last year for this Goodyear Wrangler F1 tyre. Goodyear charges customers around £197 for the same tyre at its centres (Hi-Q Tyreservices).

When Kim needed an immediate replacement to keep his Allroad 2.5 TDI on the road, he paid the Audi price rather than face a wait of up to five weeks.

Kim complained to Audi and eventually his dealer refunded £200. When we contacted Audi it immediately slashed the price to £294 – still £97 more than Goodyear. The National Tyre Distributors Association said it believed that Audi's £415 charge had set a price record.

Audi said that it only kept a small amount of stock and does not usually supply tyres unless it's an emergency. It said that it had been expensive to set up an import system from Germany for the tyres, which was reflected in the cost. Since then the cost to Audi had been cut – but the price of the tyre was overlooked.

Audi has offered a 'goodwill gesture' to anyone who'd paid the old price. Customers should call 0800 699888.

If there is something you'd like us to investigate, leave a message on the Inside Story Hotline on **0800 252088** (calls are free). We're sorry but we can't reply individually to the many calls we receive.

Uncovered:
LETTING AGENTS' OUTRAGE

The best letting agents can save you time and hassle. The worst could leave you paying hundreds, possibly thousands of pounds, too much

Julie Hunter looks under the covers of letting agents' contracts

Check the small print. It's one of the commonest pieces of advice we give in *Which?*, but it's advice you really can't afford to ignore if you're thinking of using a letting agent – either as a landlord or as a tenant.

We found some letting agents' contracts with simply outrageous terms.

One demanded that landlords give a year's notice (or pay the equivalent in fees) if they wanted to move back into their house or switch to another agent.

Another charged tenants hundreds of pounds for the privilege of moving out of – as well as moving in to – their properties. And a third could leave tenants facing huge repair bills for damage they hadn't caused.

> **'In some contracts, jargon hid charges and dodgy terms'**

GATHERING THE EVIDENCE

Posing as potential landlords and then, separately, as potential tenants, we contacted 23 letting agents around the country asking for information about their contracts and charges. Some agents were members of trade bodies, others weren't.

Only ten – fewer than half – of the agents we contacted were prepared to send us copies of their contracts. The rest refused, saying that they had to see us in person before they'd hand out any information about their terms and conditions.

Of the agents we contacted, six sent us both their landlord and tenant contracts. We handed these six pairs over to one of our lawyers to look at.

LAWYER'S VERDICT

All contracts should be clear, fair and easy to understand. But some of the letting agents' contracts we looked at were unnecessarily detailed and confusing. In some cases, jargon was hiding extra charges and dodgy terms.

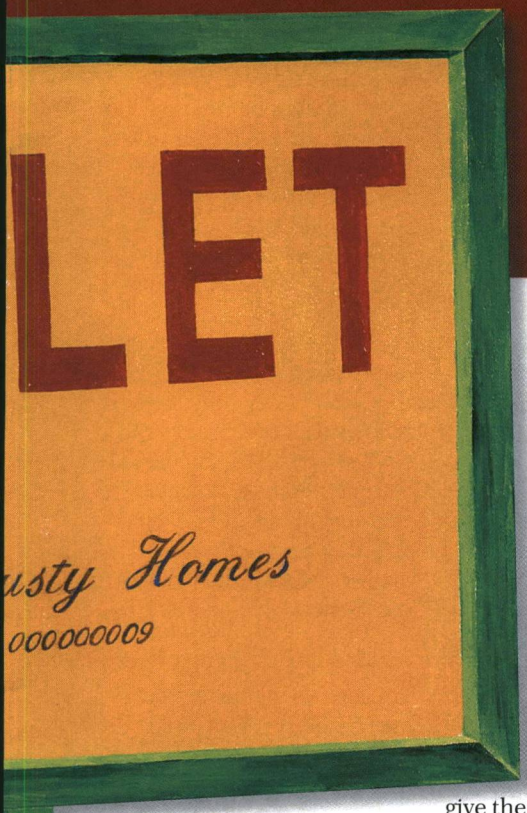
But the contracts from one letting agent stood out as being particularly bad. We will be reporting these and any other contracts that we thought were unfair to the Office of Fair Trading which has powers to force companies to make their contract terms fairer.

These are just some of the clauses in these contracts that our lawyer thought were unreasonable.

- Landlords must give the agent at least 12 months' notice if they want to cancel their agreement. In the other contracts we looked at, one to three months' notice was typical – and on both sides. This contract didn't say anything about how much notice the letting agent should give the landlord.
- Tenants have to pay for all interior work on, and repairs to, the property. Some repairs like this should normally be a landlord's responsibility.
- Tenants are also held responsible for all damage to the property – whether it is caused by burglars, vandals, the weather or 'any other person or thing'. Normally, it would be a landlord's responsibility to cover this type of damage in their insurance. There should also usually be an allowance in a contract for tenants to cause 'fair wear and tear' without being charged.
- As a final insult to their beleaguered tenants, the agent insists that tenants must pay a £30 charge if they are sent a letter telling them that their rent is going up.

PHOTOGRAPHY JOHN TRENHOLM, EDWARD WINPENNY ILLUSTRATION GARY BATES

OUS CONTRACTS



OUTRAGEOUS CATALOGUE OF CHARGES

Richard Webster (on the left in our picture) chose Homes Direct in London's Docklands to let his property and collect the rent while he was travelling overseas. Matt Brown (on the right) and three friends were the second group of tenants to move in. Richard found out that his property had been re-let only when he was charged a second 'letting fee' of about £600 to cover admin costs. Homes Direct must have done an extraordinary amount of administration because they also charged Matt and friends £350 when they moved in.

We looked at both sets of contracts. The tenancy agreement was littered with financial penalties and our lawyer said the list of charges was outrageous. As well as the £350 fee when they moved in, the tenants also faced further fees of £350 when they left, £58 if they didn't pay their rent by standing order, £88 if they couldn't make a final inspection time during the agent's office hours, and another £88 if they failed to show up at an agreed time for an inspection.

In the end, when Matt and his friends moved out, it was the Homes Direct agent who didn't show up at the arranged time. Richard and the tenants agreed the check-out inventory between them, so Matt was surprised when Homes Direct insisted that they still pay a £350 check-out fee. Matt's contract clearly states that the check-out fee is for the inventory report. Matt disputed the charge and, as a goodwill gesture, Homes Direct reduced the fee by 25 per cent which Matt accepted. Our lawyer felt that, had Matt refused the reduction, he may have been able to argue successfully that he shouldn't have to pay the fee at all.

NASTY SURPRISES

These were the worst clauses we saw – along with those from Homes Direct (see 'Outrageous catalogue of charges', right). However, here are some of the much more common types of clause we found in the contracts we looked at which could give you a nasty surprise if you're not expecting them. So look out for them before you sign on the bottom line of an agent's contract, and always check exactly what level of fee you will be charged for each one.

Empty property

Several agents charged landlords for periods when there were no tenants in the property. If you have asked an agent to provide a full management service, it is entitled to charge a fee for such void periods. However, this should normally be less than the fee charged when there is a tenant in place. If you're not paying for a full management service, then you shouldn't normally have to pay a fee when the property is empty.

Notice periods

Most agents required landlords to give several months' notice to terminate their services. If you don't give the notice the agent demands, you usually have to pay the full fees for the equivalent time. Notice periods are usual – but always check how long they are and how much you might be liable to pay if you want to leave the agent earlier.

Estate agency fee

It is common practice for the agent to charge an 'estate agency fee' if the landlord puts the house up for sale and the tenant buys it. The fee is usually a percentage of the sale price. In the contracts we looked at, this fee was typically 1.5 per cent plus VAT. This is payable whether or not the letting agent acts as an estate agent for the sale.

Agents might also charge landlords an administration fee every time new tenants move into their property. It is fair to charge this type of fee but, before they sign, landlords should always make sure that they are aware of how much the fee will be and that they're happy to pay.

"Tenants had to pay £30 for a letter telling them the rent was going up"

PRICES VARY HUGELY

Legally, letting agents act on behalf of the landlord but they can charge fees to both landlords and tenants.

We found that agents' fees varied considerably, with some charging landlords and others charging tenants for things like inventories or filling out a tenancy agreement. Some agents charged both landlord and tenant a fee to cover these expenses.

In the contracts we looked at, the price charged for an inventory ranged from £10 to £92 (plus VAT in both cases). And the price charged for a tenancy agreement ranged from £25 to £75 (again with VAT on top).

Checklist for choosing a letting agent

Whether you're using an agent as a landlord or tenant, check the details before you sign

AGENT'S LONG LIST OF BROKEN PROMISES

Alex Nalliah used Lets Rent in Sydenham, south London to manage her flat. The agent successfully found her a tenant – but, after that, it was all downhill.

Lets Rent promised to keep Alex informed of any new developments with her property. But, when the tenant renewed her contract after six months, the first Alex knew was when Lets Rent debited a £60 'renewal fee' from her account.

She also only found out that the tenant was moving out four days before she left – when, by chance, Alex rang the agent's office.

At the end of the tenancy it was Lets Rent's responsibility to ensure that the tenant left the property clean, settled the utility bills and returned her keys. But the flat was left in a filthy state – although Lets Rent did then pay to get it cleaned when Alex complained. However, Alex also received a court summons for unpaid council tax and final demands for unpaid bills.

To top it all off, Lets Rent didn't return the tenant's set of keys and Alex had to pay for the locks to be changed.

Alex had paid Lets Rent a one-off admin fee of £324 plus a monthly management fee of £88. Understandably, by now, she was wondering what she was paying for and had completely lost faith in the company. But her contract said that she must give Lets Rent three months' notice, or pay three months' fees, if she wanted to leave – even though there was no one in her property at the time. Alex consulted a solicitor about where she stood, but decided it would be too much hassle and too expensive to pursue a case. When one of our lawyers looked at Alex's case, she felt that Lets Rent was in breach of its contract and had failed to provide a reasonable service.

£545 FOR A COAT OF PAINT

Simon rented a house in West Sussex through a local letting agent. Everything was fine – until he moved out.

As a tenant you don't have to attend the final inventory check, but we strongly advise that you do. Simon couldn't attend – and he was shocked when he later heard what the agent claimed to have found in his absence.

It demanded an incredible £545 from Simon for damage and repair to the property. Its bill detailed every pinhole in the wall and mark on the paintwork.

Simon felt that he'd left the house in a good overall condition and that any marks were caused by 'reasonable wear and tear' which was allowed for at no extra charge in his contract.

He contacted the new tenants and asked what repair work had since been carried out on the property. They confirmed that, apart from a fresh coat of paint, none of the so-called 'repairs' had even been done.

The agent even charged Simon for several DIY tasks that he'd carried out, claiming that he hadn't got authorisation for them. Simon says that he did ask and that the agent gave him verbal permission to carry out the work, but it's difficult to prove anything unless it's in writing.

Simon was so incensed that he refused to pay and is currently involved in legal action to dispute the agent's bill.

There are roughly 3,000 letting agents in the UK who are members of trade bodies. But there are up to another10,000 more who are not. These numbers are increasing as the demand for private rented property in the UK continues to grow.

It's not compulsory for agents to belong to any of the trade bodies, and there's no ombudsman to oversee agents. This means that there is little that consumers who fall foul of unscrupulous agents can do except take them to court.

You'll have more protection if you look for an agent that is a member of the National Approved Letting Scheme (NALS) or belongs to one of the professional bodies that supports it. These are:

- The Association of Residential Letting Agents (ARLA)
- The Royal Institution of Chartered Surveyors (RICS)
- The National Association of Estate Agents (NAEA).

Each of these bodies has its own code of practice which member agents must stick to. But the NALS offers further security to consumers.

All members of the NALS must abide by codes of conduct that are monitored and enforced by the scheme's organisers. They must also meet the following minimum service standards:

- already be a member of ARLA, RICS or NAEA
- operate an internal complaints procedure
- be linked to a legally binding arbitration service
- maintain professional indemnity insurance which covers them against the chance of being sued
- have a client's money protection scheme which means that, if money that belongs to a landlord or tenant is lost or misappropriated by the agent, the client will get their money back.

The Office of Fair Trading announced in February that it is adopting a more rigorous approval scheme for all codes of practice to ensure that they offer better consumer protection. For example, the OFT will ensure that codes are better enforced and that a 'better trader' logo is given to codes that prove they can deliver. For more information see 'Perfect practices', p4.

LANDLORD'S CHECKLIST

Letting and managing your own property can be time consuming. It's possible to do it yourself, but an agent can, if they do it right, take the hassle out of letting. If you plan to do it yourself it's worth reading *The Which? Guide to Renting and Letting* first.

'Landlords are charged from 10 to 17 per cent'

If you decide to use an agent, here's what to expect. Fees vary and should be clearly displayed in the agency's terms and conditions. Agents offer a range of services from 'letting only', to 'full management'. Typically, landlords are charged a monthly commission on rent received. On average this will be 10 per cent for letting and between 15 and 17 per cent for

letting and management. Some agents might also charge an administration fee at the start of the tenancy.

Typically, a letting agent should advise you on the rental value of your property, introduce and vet prospective tenants, take a deposit and check tenants in and out of the property. Depending on the type of service you have, agents should also collect rent, chase arrears, prepare inventories and ensure that bills are put in the tenant's name. If the agent is providing a full management service, it should also deal with urgent tenant enquiries and attend to routine repairs and maintenance.

Landlords are legally obliged to provide tenants with a safe home. Failure to do so could lead to prosecution. An agent should check that your property meets furnishing, gas and electrical safety standards.

Be sure that you fully understand the agent's terms and conditions, and that the agent is clear about your requirements. Where possible, put a record of all your dealings in writing.

TENANT'S CHECKLIST

If you're looking for somewhere to live, you don't have to use an agent but your choice of properties might be restricted if you don't.

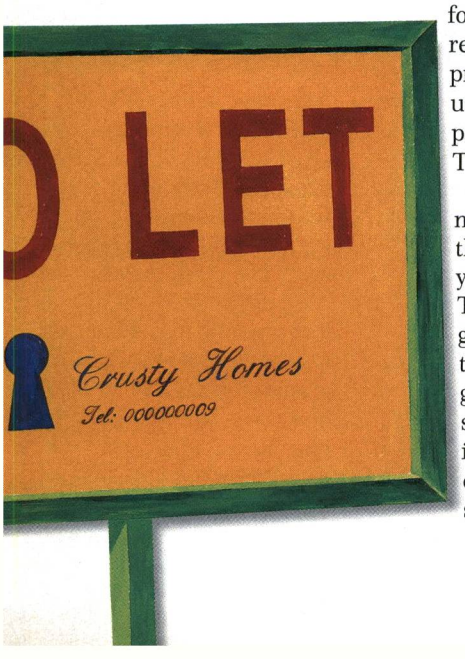
Be prepared. You'll normally have to pay one month's rent in advance as well as a deposit (usually the equivalent of four to six weeks' rent). You will usually need to supply references from your bank or building society, previous landlord and employer.

Charges to the tenant made on behalf of the landlord (for example, penalty fees for late rent) should be detailed in the tenancy agreement.

Some letting agents might charge tenants administration costs. These should be displayed clearly in a separate contract between the agent and the tenant and will typically cover the preparation of references, inventories and tenancy agreements. It's illegal for an agent to charge you a registration fee in return for property details. Tenants are usually responsible for paying utility bills, as well as TV licence and council tax.

When you move out, make sure that you leave the property as requested in your tenancy agreement. This might include making good any damage, cleaning the property and tidying the garden. Once the agent has successfully completed the inventory and checked the condition of the property, it should return your deposit.

"All charges should be clearly spelt out"



AGENTS WITH ADDED PROTECTION

The National Approved LETTING SCHEME

Look for an agent that's a member of The National Approved Letting Scheme or belongs to one of these three bodies which support it

ARLA

The Association of Residential Letting Agents has 1,200 member offices throughout the UK

THE NATIONAL ASSOCIATION OF ESTATE AGENTS NAEA

The National Association of Estate Agents is the largest professional body for estate agents – including estate agents which provide a letting and management service

RICS

The Royal Institution of Chartered Surveyors also includes letting agents among its members. See 'Contacts and links', p57 for how to contact any of these organisations

HOW TO COMPLAIN

Trading standards departments and citizen's advice bureaux (CABx) were seeing so many complaints about letting and management agencies that, in 1999, they decided to monitor them as a specific category. Between April that year and June 2000 they recorded more than 2,200 complaints. About one third were about substandard service of one sort or another. A further third were about misleading claims or lack of information.

SO WHAT SHOULD YOU DO IF THINGS GO WRONG?

First, check whether your agent is a member of any trade bodies. If it is, it should have an internal complaints procedure or access to a complaints system through the body it belongs to. Any of the three bodies shown above can give you details of agents in your area who are members (see 'Contacts and links', p57).

If you feel you have lost money or received poor service from an agent, and any internal complaints system has failed to solve your problem, you may be able to recoup losses of up to £5,000 through the small claims court. Your local CAB can give you free advice on how to use the system. If your case is complicated, you may need to consult a solicitor but this could be expensive.

If you suspect your agent of dodgy practices, or think that your contract contains unfair terms, you should contact the Office of Fair Trading or the trading standards department of your local council. Unfortunately, some cases can be difficult to prove and, if you have lost money, there is no guarantee that you'll get it back. But, if you feel you have a strong case, try not to let this discourage you from taking action.

Citizens' advice bureaux claim that the majority of arguments between tenants and landlords are over deposits. A new scheme could make life easier for both. The government-backed Tenancy Deposit Scheme aims to keep deposits safe and resolve any disputes over their return quickly, cheaply and fairly. The scheme is currently being piloted in five areas. If it's successful, it could be introduced nationwide. The government wants to see a widely recognised scheme to which the majority of agents belong.

COLLISION COURSE

Five mini MPVs and a small family car enrol on a crash course in car safety

For most car manufacturers, occupant safety is now a top priority; many even use the European New Car Assessment Programme (Euro NCAP) crash safety ratings for their advertising campaigns. The latest set of results from the Euro NCAP crash test programme focuses mainly on mini MPVs (sometimes called small MPVs), a popular section of the car market. These cars appear to be safer than previously tested larger MPVs (see 'MPV crash test shock', *Which?*, July 1999, p7). But most cars are still performing badly in terms of child restraints and pedestrian safety.

All these results can be compared with those achieved by small family cars such as the Audi A3, Ford Focus, Mercedes A-class, Renault Mégane and Toyota Corolla (see 'Crash test latest', *Which?*, June 1998, p20, and 'Crash test update: small family cars', *Which?*, February 1999, p16). This is because small family cars and mini MPVs weigh a similar amount.

TESTING TIMES

All cars that are crash tested by Euro NCAP undergo three different collisions: a front-impact crash, where the car strikes a barrier off-centre at 40mph; a side-impact collision at 30mph; and a test to assess the likelihood of serious injuries if the car hits a pedestrian. On cars that do very well in side-impact crashes, a pole test is carried out. This tests how well side airbags (or airbags that deploy from a car's ceiling) protect the heads of front-seat occupants.

Adult driver and passenger dummies are placed on the front seats, with 18-month-old and three-year-old child dummies in child restraints in the back.

STARS FOR THE CARS

There are two main ways to tell whether a car that's crash tested by Euro NCAP is safe or not. All cars that go to the wall in the name of safety are given a star rating, out of five, for how well they protect occupants. The more stars, the safer the car.

But stars give you only an overall impression of safety and can sometimes mask discrepancies between a car's performance in the front-impact and in the side-impact collisions. The Chrysler Voyager, crash tested in July 1999, most dramatically illustrates this point: it was given an overall rating of two stars, but in the front-impact collision received no points at all.

The scores for the front-impact tests are out of 16. The scores for the side-impact tests are out of a maximum 18 (when a pole test – which offers the chance for two extra points – is also carried out). To get a five-star rating, a car needs to get a combined score of at least 33 points. So far, no car tested by Euro NCAP has managed this.

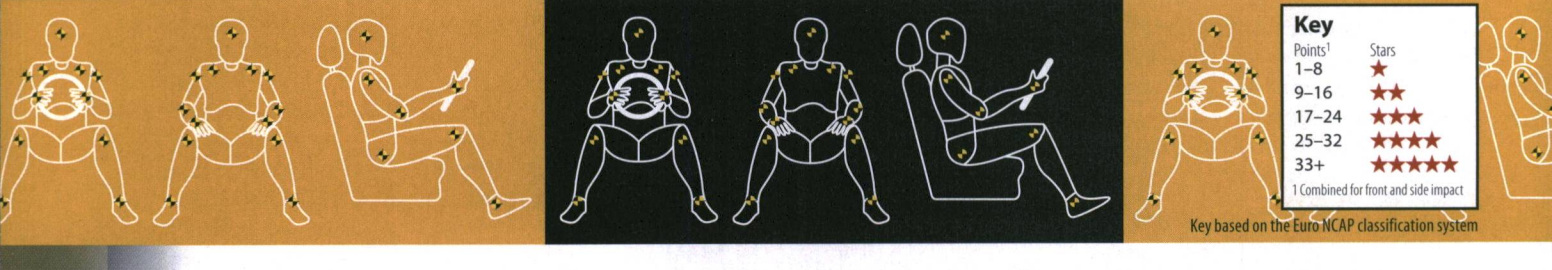
POLE POSITION

In Europe, around a quarter of all serious-to-fatal injuries happen in side-impact collisions. Alongside the existing side-impact test, the pole test has been recently introduced. It has two aims: to simulate what happens when a car hits a pole or tree; and to encourage car manufacturers to fit head-protection devices such as side-curtain airbags. The pole test is carried out on cars that get maximum points for head protection in the side-impact crash and also come equipped with some sort of head-protecting airbag fitted to the side of the car.

Four out of the five mini MPVs tested came with side-and-head-protecting airbags. Only the Mitsubishi Space Star did not come with a side airbag as standard. Also, all but the Mitsubishi Space Star had front seat belts that were load limited and fitted with pretensioners (the Space Star's seat belts were equipped with pretensioners only), resulting in a reduced risk of injuries to occupants. Again, the Space Star was the only mini MPV not to offer a three-point seat belt as standard equipment. The single small family car on test, the Nissan Almera, came with side-and-head-protecting airbags, front safety belt pretensioners, a load limited driver's seat belt and a centre rear three-point seat belt.

CHILD SAFETY

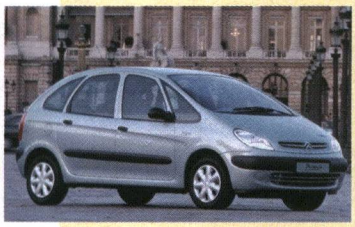
An ongoing concern with the cars tested is child safety. Without exception, the child restraints on test did not perform well. The seats chosen by Mitsubishi did extremely badly and would cause serious injury to children in the event of a crash. As with previous Euro NCAP tests, we also found the instructions didn't always properly explain the risks of death or injury from putting a child in a rear-facing restraint opposite an airbag.



CITROEN PICASSO ★★★★

Front 11, side 16

The Citroën Picasso comes equipped with driver and passenger airbags as well as side body-and-head airbags as standard. In the front and side impacts the car proved to be a good all-rounder in terms of safety.



The passenger compartment was strong and protected the occupants well. However, during the front impact, the dummy driver's head slid on the airbag, which means it might be exposed to injury in some accidents.

In the side impact, the head-and-chest side airbag did not protect the chest as well as in other cars. In the pole test, the dummy's head was not that safe because the side airbag deployed only up to the shoulder. The rear hatch also opened. The child restraints achieved varied results. The 18-month dummy was quite well protected, whereas the three-year-old dummy's head was not safe in either the forward or side-impact test. The removable labelling failed to explain the risk of serious injury or death that could result from using a rear-facing child seat in the front passenger seat when an airbag is fitted.

MAZDA PREMACY ★★★

Front 8, side 14

The Premacy comes with side airbags as standard but the device failed twice in the pole test. However, the Premacy scored a commendable three stars on pedestrian safety. It is only the second car ever tested by Euro NCAP to achieve this rating.

In the front impact, the seat belts worked reasonably well, but allowed rather high loads (which can cause injury) on to the chest of both driver and passenger. A ruptured footwell and hard surfaces below the steering wheel meant the driver's legs and feet were at risk of injury. In the side-impact test, the driver's chest and abdomen were at risk despite the presence of a side airbag. In the pole test, the driver's head hit the pole, giving a high chance of serious or fatal injury.

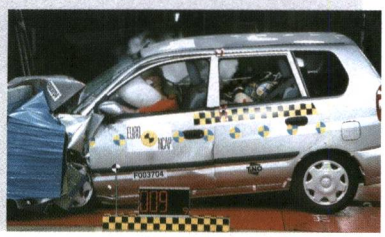
The rear seat belts could be tightened around a child seat. The child seats worked reasonably well but the 18-month-old dummy suffered high loads on the neck and, in the front and side impact, the three-year-old's head was vulnerable to injury. The warning labels were well designed but were easy to peel off.

MITSUBISHI SPACE STAR ★★★

Front 6, side 14

The Mitsubishi Space Star has two front airbags as standard. The car we tested didn't have either a side or side-curtain airbag. Beneath the steering wheel there were hard surfaces that would cause injury to knees during a front-impact crash. The Space Star was the only mini MPV we tested to have a centre rear lap belt rather than a much safer three-point belt.

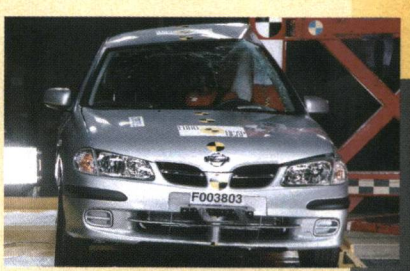
Due to the lack of side airbag, the Space Star exposed occupants to a higher risk of abdomen injury than the other cars during the side-impact test. Also, as there was no head-protecting side airbag, the Space Star did not undergo the pole test. Mitsubishi chose the Storchenmühle Air Seat child restraints for the Euro NCAP tests. These came with a restraint shield which was said to protect a child from injury. However, in the tests, the child dummies struck this shield with sufficient force to cause severe facial damage or brain injury. These are the most dangerous child seats our examiners have seen.



NISSAN ALMERA ★★★★

Front 9, side 18

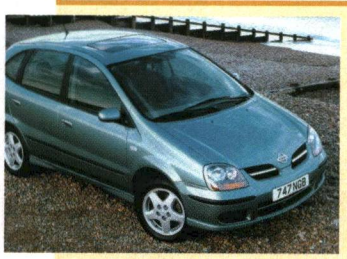
The latest version of the Nissan Almera (a small family car) was crash tested alongside the Almera Tino (a mini MPV). The old Almera was reported on in February 1999 (see 'Crash test update: small family cars', *Which?*, p16).



The latest Almera didn't do as well as the Tino in the front-impact tests because there was less protection for the driver, especially for the chest and legs.

The Almera did much better in the side-impact crash. The head-and-chest side airbag provided the required protection in both the side-impact and pole test. The rear outboard seat belts are designed to be tightened around a child seat. However, the three-year-old dummy's child seat could not be tightened satisfactorily and did not contain the head of the dummy. However, there was good labelling, although the passenger airbag warning could be peeled off quite easily.

NISSAN ALMERA TINO ★★★★



Front 12, side 18

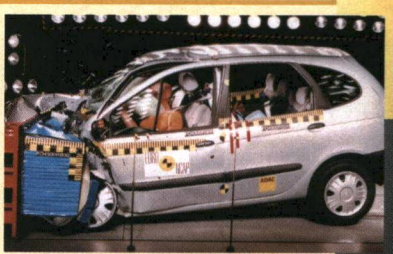
The Almera Tino, a mini MPV based on the Nissan Almera, scored 30 points, making it the best in its class so far.

The Tino has front airbags as standard for driver and passenger, and in the front-impact collision the airbag and seat belt system worked well. But the driver's knees risked injury due to hard surfaces beneath the steering column. The car's body structure remained stable and provided a safe zone for occupants. In the side-impact and pole tests the Tino achieved the maximum score using a head-and-chest side airbag.

Child protection was disappointing in certain areas. In both the front and side impact, the three-year-old's head was not well protected. The 18-month-old dummy's head was not contained by the child seat during the side-impact test. The Tino has rear outboard seat belts that can be specially tightened around a child seat. The warning labels were well designed but could be easily peeled off.

RENAULT SCENIC ★★★★

Front 11, side 18

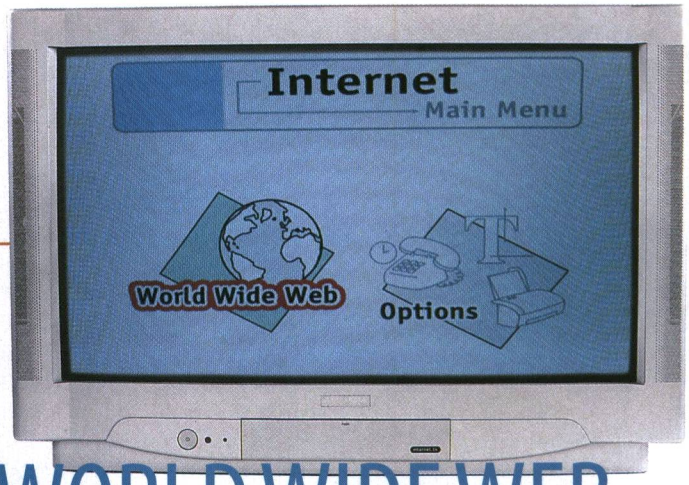


The Scenic was the only car tested to have a separate side-curtain airbag and side airbag. One of the main benefits of this was that it offered protection to passengers in the rear as well as those in the front.

In the front impact, the passenger compartment was safe, with airbags as standard for both the driver and front passenger. Disappointingly, the padding in the knee impact area under the steering wheel was not as effective in preventing injury as the previously tested Mégane. The Scenic achieved a maximum score in the side-impact test but there was concern that the door padding was tuned to a particular seating position and that protection would be less if the seat were moved. The three-year-old child dummy's head was not protected in either the front or side impact and there was some neck loading on the 18-month-old dummy. Labelling was good but could be peeled off.

allchange

What's new on the high street



This internet TV has a lot going for it, but its picture and sound could be better

A WIDER WORLD WIDE WEB

Fancy a 28in widescreen TV that lets you surf the net and send e-mail from your living room? Bush has launched a model for £500, with no monthly subscription – you just pay for a local call when you're online.

Unfortunately, we found some problems with its sound and picture quality. The sound was unnatural because mid-frequency and bass sounds were over emphasised. Picture quality was reasonable, but there were faint blue bands down each side of the screen, particularly noticeable on some web pages. We told Bush about this and, after checking it, Bush said it was caused by interference from the internet module. Bush told us it's planning to solve this problem.

On the plus side, we found the TV easy to set up and get online. The remote control handset opens to reveal a small keyboard for typing in web addresses and e-mail messages, though you can buy a full-sized infra-red keyboard for an extra £30. The TV generally does a good job reformatting web pages to suit the screen, though small text is sometimes difficult to read.

Navigating websites using the remote control is pretty straightforward, but it can't do everything that a computer can – downloading and playing music, or showing video clips, for example. Sending and receiving e-mail was simple, but the Bush can't cope with all forms of e-mail attachments. You can also hook up a printer (some Canon and Lexmark models) to the back for hard copies.

Overall, it's a pretty good way to access the net, and is worth considering if Bush has sorted out the picture quality.

Top account from Alliance & Leicester

Last month, in our analysis of 49 current accounts, the new Alliance & Leicester (A&L) Premier account became a Best Buy. But what we didn't have room to tell you was that, as well as being a good value current account, Premier also has several extra features which make it particularly tempting.

Unlike other similar accounts, Premier doesn't charge a monthly fee but it still offers customers some useful added extras. These include free annual travel insurance (which meets our minimum cover requirements), preferential rates on loans, and 10 per cent off house contents insurance. The account can also be linked to A&L's PhoneSave account, so you can transfer money easily between the two. PhoneSave pays tiered interest on account balances up to a top rate of 6.25 per cent.

To open a Premier account you have to earn at least £20,000 a year.

Good news for serious surfers

Ever found yourself using the internet with one eye on the computer and the other on the clock? Or been concerned about your mounting phone bill? If so, you could switch to unmetered internet access and save money.

With unmetered deals, instead of paying for each minute you spend online, you pay a fixed monthly fee that entitles you to access the internet at all, or certain, times of the day. You can log on as often as you like, without having to worry about your phone bill.

In last November's 'All change', p14, we reported that some unmetered deals had gone to the wall, and some companies had thrown their heavier internet users off the service. At that time many internet service providers (ISPs) offered unmetered deals to consumers, even though they were themselves being charged by the minute for leasing lines from BT. In February, Oftel ruled that BT must allow ISPs to access its lines for a fixed cost. This means that we may see several more unmetered deals over the coming months.

We've had a look at some of the unmetered deals that are currently available. AOL, BT, and Freeserve have all launched unmetered services for a monthly subscription fee. However, unmetered still doesn't necessarily mean 'unlimited', and BT and Freeserve both reserve the right to terminate people's contracts for 'excessive use'. However, neither company could tell us exactly what level would be considered excessive. AOL doesn't have a limit on the amount of time that customers spend online.

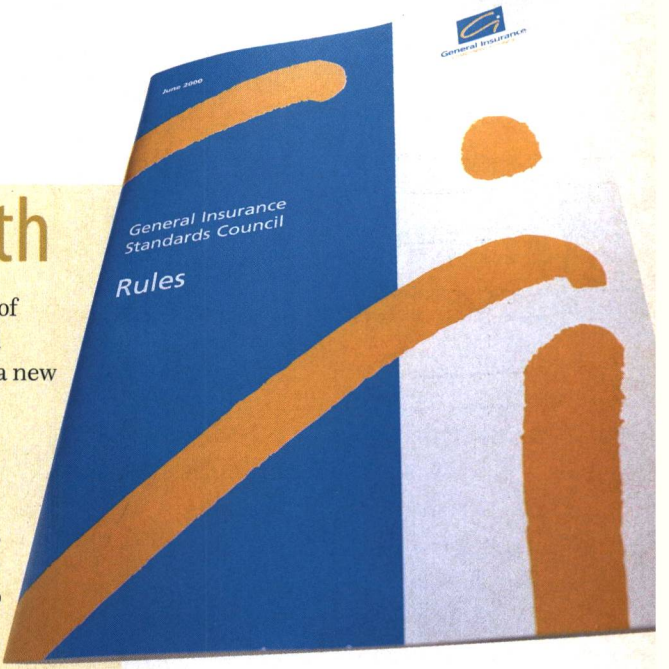
See the table for details of what's on offer from the three largest ISPs.

Unmetered access deals

	AOL Flat rate	BT Internet Anytime	BT Internet for BT Surf	Freeserve AnyTime	Freeserve HomeTime
Cost per month (£)	14.99	14.99	9.99	12.99	8.99
Hours when access is unmetered	24hrs/day, 7 days/wk	24hrs/day, 7 days/wk	6pm-8am Mon-Fri, all weekend	24hrs/day, 7 days/wk	6pm-8am Mon-Fri, all weekend
Access	Any phone provider	BT line only	BT line only	BT line only	BT line only
Maximum call length (hr)	unlimited	2	2	2	2
E-mail addresses	7	5	5	unlimited	unlimited
Web space (Mb)	20	10	10	15	15
Filter software provided	Parental controls	1yr free web filter software	1yr free web filter software	none	none
PC or Mac	Both	Both	Both	PC with Internet Explorer	PC with Internet Explorer
Cost of helpline per minute	Free	50p	50p	50p	50p

PHOTOGRAPHY JONNY THOMPSON, JOHN TRENHOLM

GISC gets more teeth



In last July's 'All change' we reported on the launch of a new watchdog for general insurance – the General Insurance Standards Council (GISC) – and with it, a new code of practice.

Since then more than 2,000 insurers and intermediaries have applied to join GISC. Between them, these companies dominate the insurance market. However, there are still many other, smaller, organisations (up to around 30,000) who have yet to join. Until now there's been no incentive for them to do so, but a recent Office of Fair Trading (OFT) ruling could change that.

OFT has recently given GISC the go-ahead to implement a rule which would mean that membership of GISC will effectively become compulsory. This rule, which takes effect in September, will make it difficult for companies to trade unless they join up.

The next time you plan to buy general insurance – house, travel and medical insurance, for example, but not life assurance or pensions – ask whether the company is a member of GISC. The code of practice gives you important protection by setting minimum standards for good practice and gives you the right to seek redress for complaints through an independent complaints scheme.

ROUND UP

Sainsbury's has recently started to sell its organic range in biodegradable packaging. Under ideal conditions, the trays (made from dried potato starch and cellulose fibres), plastic covering and label should break down within 28 days.

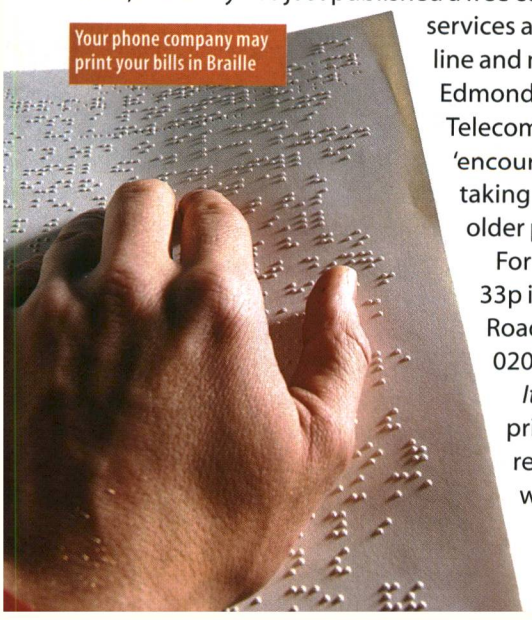
The British Red Cross is appealing for people to hand in any unwanted mobile phones and chargers so they can be sold in aid of charity. Contact your local shop or ring 0800 015 3576 for more details.

IT'S YOUR CALL

You might not be aware of it but, if you're an older person or have a disability, your phone or mobile company will be happy to offer you a number of additional services to make your life easier.

For example, you might be able to receive your bills in Braille, large print or on audio tape. Also, your phone company may give you free directory enquiries and operator assistance. And, if you're dependent on your phone, some will also give you priority if your phone or line needs repairing.

These are just a few examples of the many services available. If you'd like to know more, Ricability has just published a free consumer guide, *It's your call*, covering the services available from the UK's eight largest fixed-line and mobile phone companies. David Edmonds, Director General of Telecommunications welcomed it, saying he was 'encouraged to see that network operators are taking positive steps to provide services for older people and those with disabilities.'


Your phone company may print your bills in Braille

For a copy of this guide send a large SAE and 33p in stamps to Ricability, 30 Angel Gate, City Road, London EC1V 2PT. You can also phone 020 7427 2460 or textphone 020 7427 2469. *It's your call* is also available in tape, large print text and Braille versions and can be read online at ricability's website: www.ricability.org.uk.

WEB WATCH

Sell your car online

Carchase.co.uk is a recently launched website dedicated to buying and selling used cars. To sell your car through this site, you first need to get hold of an information pack including a disposable camera (available from Tesco and Total Fina petrol stations) for £9.99.

You take colour photos of your car then pop the camera into a prepaid envelope and send it to Carchase for processing. A selection of pictures then appears on the website, along with a description of your car which you phone through to Carchase's call centre. The site also has car reviews and news about new model launches.

All cars on the website automatically undergo a history check (which is carried out by a company called HPI) to make sure they're not stolen, insurance write-offs or have an outstanding debt. HPI also checks whether the car is being sold on its original number plate.

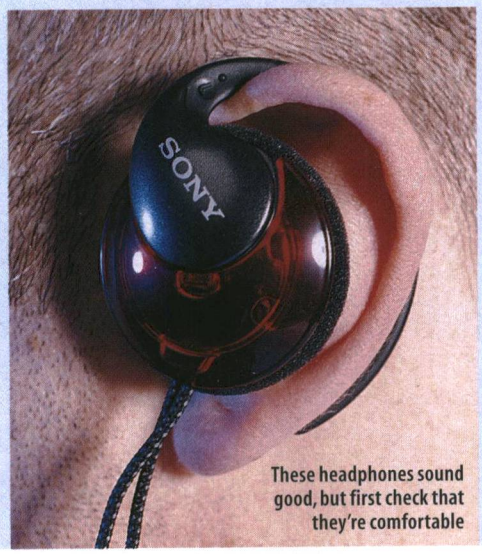
A *Which?* researcher who wanted to sell his Renault Clio tried out the Carchase website. He was impressed with both the service and the advice in the seller's pack, and the site is easy to search. But, unfortunately, after four weeks he still hadn't received a single enquiry.

Whatever shall I w.ear?

No, this isn't a pair of Pat Butcher's earrings but the latest design in headphones from Sony. Known as MDR-Q33LP, they're part of the new 'w.ear' range, which is available in black and silver versions.

They sit on your ear but there's no need for a headband because, thanks to a spring-loaded clip, they attach to your ears so won't fall off.

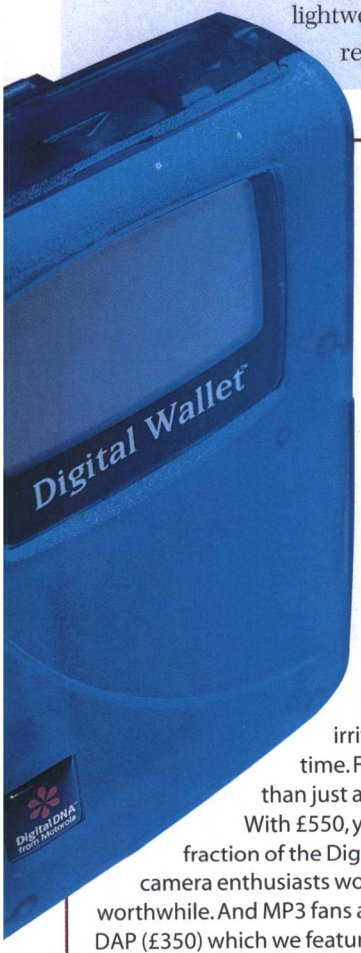
Our lab testers tried them while walking or jogging and found they were lightweight and yet remained in place. The panel preferred them to the in-ear type of headphone, though they fitted some people's ears better than others'. The sound quality was pretty good, too, with decent bass and a clear sound. They're likely to be an improvement on most headphones supplied with personal stereos.



These headphones sound good, but first check that they're comfortable

You can buy additional snap-on caps (in 12 colours including gunmetal, violet, and orange) for £5 a pair.

At £30 they're fairly pricey. But if their novel design appeals to you, make sure they fit your ears before you buy.



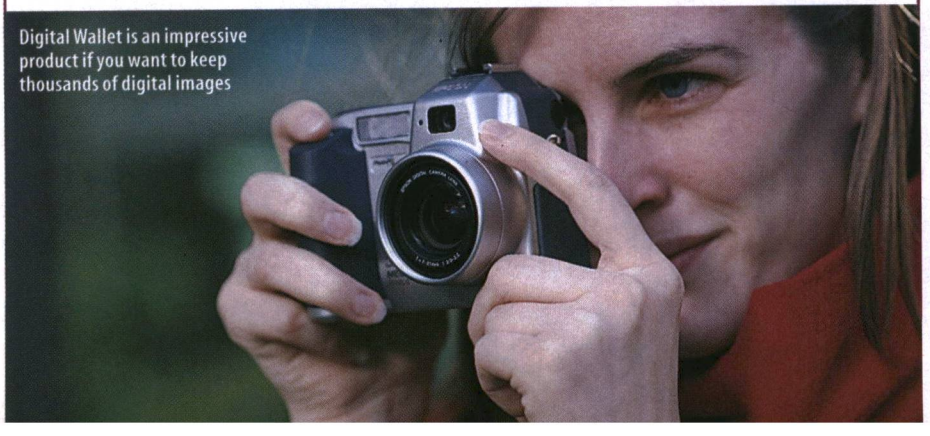
DIGITAL STORAGE FOR CAMERA BUFFS

Everything seems to be digital these days. Personal cassette players are turning into MP3 players, Filofaxes into personal digital assistants, and 35mm cameras into digital cameras. They all need a lot memory, but where do you find it all?

The Digital Wallet (£550) is a portable storage device that can be used without a PC. It will appeal mainly to owners of digital cameras or MP3 players, who will be able to store the contents of around 375 16Mb CompactFlash memory cards on the massive 6Gb hard drive. It's supplied with an adaptor for downloading only CompactFlash cards. As well as music and digital images, the Digital Wallet can store virtually any type of file from virtually any medium.

It's fairly light and compact and we found it easy to use. But, irritatingly, you can transfer or delete only whole folders at a time. For example, you have to load a whole memory card rather than just a few pictures.

With £550, you could buy ten 32Mb memory cards and still have just a fraction of the Digital Wallet's memory. But do you really need one? Digital camera enthusiasts would need to take a couple of hundred shots per trip to make it worthwhile. And MP3 fans are better off with a hard drive-based player, like the Creative DAP (£350) which we featured in February's 'All change', p15.


Digital Wallet is an impressive product if you want to keep thousands of digital images

Cat mark for credit cards

Later this year, the government plans to introduce a Cat mark for credit cards. This will be similar to the ones that are already available on Isas and mortgages.

The aim of a Cat mark is to set a minimum standard (or benchmark) for providers of financial products to follow. The mark will also help consumers to compare a range of products more easily.

Exactly what this new voluntary standard will cover has yet to be decided. However, it should mean that credit card holders will be given clearer information about interest rates (for example, by showing the annual, rather than the monthly, rate), and how interest is calculated. There may well be clearer explanations of charges, too.

The new Cat mark should also mean better terms and conditions. For example, there might be maximum charges for late payments or for exceeding your credit limit. It could also insist on no annual fee.

Consumers' Association is involved in the initial consultation process, which is due to end later this month. We'll keep you posted about future developments.

MAGIC VERSUS MUSCLE

Sponge Magic aims to make it easier for you to clear up spills. Advertised as suitable for a range of substances that you might not want to mop up by hand, you simply sprinkle the Sponge Magic powder on to the spill.

It works by absorbing the liquid and converting it into a semi-solid mass which you can then collect in a dustpan. The manufacturer claims that the powder, which costs £3.75 for a 125g canister, can absorb up to 100 times its own weight in water.

To put this claim to the test, we set Sponge Magic to work on red wine spills on concrete and carpet. It did soak up more than its own volume of liquid, and converted it into a jelly-like solid. But on the hard surface, we cleared up the spill just as easily using a normal cloth. On carpet, Sponge Magic helped to soak up the spill, though you'd still need to use a special stain remover to improve the result. But, as with concrete, an ordinary household sponge was just as effective.

We're not convinced that Sponge Magic is worth buying. However, if you're squeamish about mopping up certain spills, Sponge Magic should help you deal with liquid messes tidily and cleanly.

This powder works fairly well – but so does an ordinary sponge costing a fraction of the price

ROUND UP

Do you need advice on crime prevention, booking a driving test or even perhaps taking your pet abroad? If so, a new government website can help you. Launched a couple of months ago, www.ukonline.gov.uk gives advice on a range of subjects including 'going away', 'having a baby', 'learning to drive', 'dealing with crime' and 'moving home'. The site gives tailored advice depending on whether you live in England, Northern Ireland, Scotland or Wales.

Drawing out cash from a Tesco cash machine is good news for the charity Action on Dementia. The supermarket has pledged a penny to the charity every time one of its cash machines is used.

NO EXCUSE FOR EATING CRISPS

You can now reach for a piece of fruit in small shops and petrol stations

The next time you pull into a petrol station and decide to grab a snack while queuing to pay, the chances are you'll pick up a bar of chocolate or bag of crisps. But with the launch of Fruit on the Move, you can now choose a healthier way to combat hunger pangs.

Supermarkets buy in bulk, so it's easy for them to sell fruit as individual pieces. And now, with Fruit on the Move, small retailers, garages, and convenience stores can also sell a selection. The range includes individually packaged apples, bananas, citrus fruit, and pears. Some of it is washed and the juicier pieces of fruit come with a handwipe.

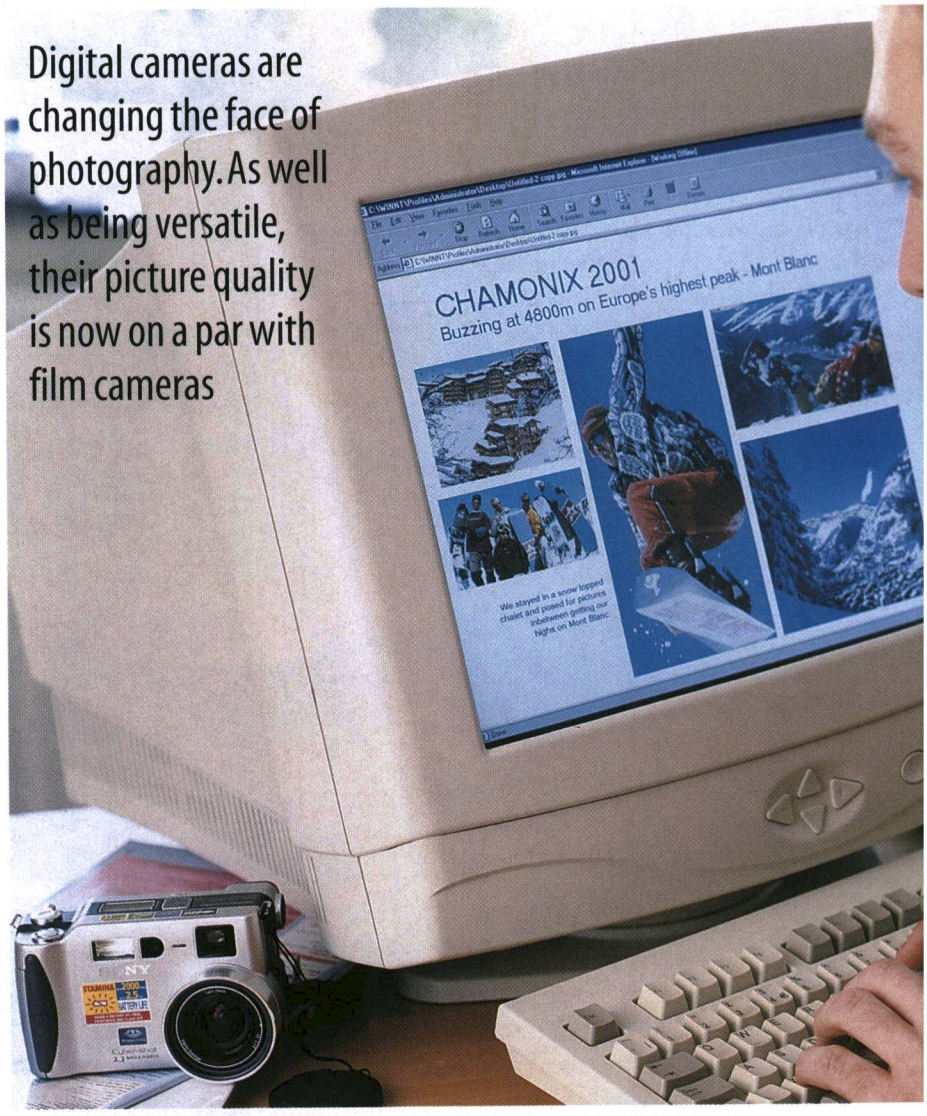
At around 49p for each piece, it's not cheap compared with the chocolate and snacks it's competing with – though b2 shops are selling individual items for 35p.

It's also a shame that the fruit has to be packaged in so much plastic to protect it from being bruised and to keep it clean. But at least if you feel peckish when paying for fuel, you now have a wider, and healthier, choice.

REQUEST A TEST

If you've seen something new you'd like us to test, e-mail us at:

allchange@which.net



Digital cameras are changing the face of photography. As well as being versatile, their picture quality is now on a par with film cameras

THE RESOLUTION

Way back in 1888, Kodak's George Eastman famously told photographers: 'You push the button, we do the rest'. Photography was never the same again. But the arrival of digital technology has turned the photographic world around once more. With digital cameras and scanners, pushing the button is just the start of the fun.

WHY GO DIGITAL?

One exciting aspect of digital cameras is that you can see the picture on an LCD screen as soon as it's taken. You can then scrap it straight away, and try again, if you accidentally chopped off someone's head.

Once you have pictures you're happy with, the digital format allows many possibilities. For example, you can send them across the world in seconds on e-mail. Even more tantalising is the opportunity to doctor your photos on a PC, whether it's subtly to change the colours, or to slap a moustache on your pet rabbit. Most digital cameras come with image manipulation software to help you do this, though their quality varies enormously. The Leica and Nikon models on test came with a limited version of Adobe Photoshop 5.0, which is generally thought to be the best software.

PRINT IN SECONDS

For many people, the ability to quickly run off photos on their home printer is digital photography's most appealing aspect. And you don't necessarily need a PC for this, because some printers can print directly from a camera's memory card – look for the digital print order format (DPOF) feature in the table on p20.

Most inkjet prints eventually fade, so it's a good idea to keep an electronic copy. To save space on your own hard disk, you may prefer to store them on a photo-sharing website, such as www.zing.com or www.photopoint.com, where other people can look at them, too.

The flexibility of the digital format means that you're not restricted to printing at home. You can send your pictures over e-mail to a photo-finisher, or visit a high-street photo-finisher, such as Boots, which has booths for printing pictures from your memory card.

UNDERSTANDING PICTURE QUALITY

Instead of film, most digital cameras have a light-sensitive electronic chip called a charge-coupled device (CCD). The number of light-sensitive elements on the CCD determines the resolution of the camera, measured in millions of pixels (megapixels, or mp). The higher the resolution, the bigger the print you can get without noticing blockiness on the picture. The highest in our current crop is 3.1mp.

Digital cameras fall broadly into four groups. As the resolution increases, so does the price. The cheapest models cost from about £50, 1mp cameras start at around £200, 2mp cameras are at least £300, and 3mp ones cost from £500 upwards.

If you just want to e-mail snapshots to friends or put a picture on your website, a basic model should be fine because the resolution of your monitor will be the limiting factor. In our tests, all the 2mp and 3mp models produced satisfactory 20cm by 25cm prints. If you want bigger prints than this, or you plan to do some cropping and enlarging, go for a high resolution model. Of the models on test, the Sony DSC-S70 gave the sharpest pictures, so is the best for making big prints.

An exciting aspect about this set of tests is that it's the first time we've seen digital cameras compete effectively against a film camera (see '35mm vs digital pictures', opposite). All the cameras above 1mp were at least as sharp as the Best Buy Nikon Lite Touch Zoom 120ED (£150) – though they're also at least double the price. However, digital cameras aren't as good for taking close-up pictures, and their colours aren't always as accurate as film.

Resolution level gives you a rough guide to the quality of prints you can expect, but don't be brainwashed by impressive sounding numbers. Other factors, like colour balance and lens quality, also play important roles in the final result.

STORING THE PICTURES

Once a digital camera has taken a picture, it can store it in a compressed file format called jpeg. This type of compression can

PHOTOGRAPHY ARTEMI KYRIACOU, JOHN TRENHOLM

IS HERE

reduce the memory taken up by about 20 per cent without noticeably affecting quality. To save more memory, most models allow you to increase the compression further, but there's a trade-off with quality. Some models can store pictures as uncompressed tiff files, which take up a lot more memory but don't lose any quality at all.

You can also save memory space by reducing the picture's resolution, but this is more damaging than increasing compression. The compression and resolution on the Canon and Nikon cameras can't be altered separately, but in practice this shouldn't affect their flexibility.

Virtually all digital cameras store images on removable cards. As a guide, a 64Mb memory card costs around £100, and stores around 42 top quality jpeg shots from a 2mp camera. We've listed in the table, overleaf, the size of the card supplied with each camera.

There are three common types of card – CompactFlash, SmartMedia, and Sony's Memory Stick. A new development over the last year has been IBM's 1Gb hard drive (£390) that can fit into some CompactFlash cameras. You'll soon run out of space on most cards so it's an idea to invest in a separate storage unit, like the Digital Wallet reviewed in this month's 'All change' (p14), or a bigger card.

Another storage option comes with Sony's Mavica range of cameras. We looked at the MVC-CD1000 for this test. It stores pictures on 156Mb mini-CDs costing £2.90 for five. It's a cost-effective idea, but you can't preview the images before they're stored and the CDs aren't rewriteable. And, at £1,200, the camera itself is hardly a bargain.

BATTERY LIFE

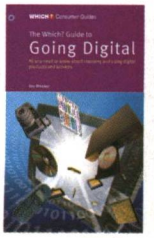
One downside to digital cameras is that their battery life is considerably shorter than that of film cameras. What's more, there's a massive variation between different digital models. Some cameras on test will keep going for hundreds of shots while others manage fewer than 50.

SCANNERS

You could reap most of the advantages of a digital camera by scanning standard film prints into your PC. These days, scanners costing just £50 can give really good results (see 'Scanners', *Which?*, September 2000, p42). And some can be specially adapted to take photographic film. Scanners don't have all the advantages of digital cameras, though – you'll still have to get the film developed. Also, a scanned image can be affected by dust on the film.

WHICH? BOOKS

The new *Which? Guide to Going Digital* (£10.99) explores all the products and services of the digital world, explains how they work, and recommends what to buy. Call **0800 252 100** quoting code WGGD (WB0401) for your copy.



35MM VS DIGITAL PICTURES

The earliest digital cameras belied their computer hearts with blocky, pixellated pictures. But now we're starting to see digital cameras that are very close to film camera quality. Shown right are excerpts from 20cm by 25cm pictures taken on a Best Buy 35mm film camera (top), a 1mp camera (middle) and a 3.1mp camera (bottom). But can you tell the difference?

DIGITAL CAMERAS HELP CHILDREN, TOO

Jo Stace teaches in a junior school, and with our experts' help, she's just bought a digital camera using a special grant. 'It's ideal for school. The kids will go mad when they see the LCD screen, and we'll be able to print the pictures while they're still enthusiastic. Also, young kids can take rather wonky shots, so it's useful to be able to crop images on the PC,' she told us.

Jo's budget was £450, so we talked her through the cheaper cameras on test. She thought the picture quality of all the models was good enough for school displays, but because they'll be doing a lot of cropping and enlarging, she decided to rule out the 1mp models. The highest-scoring camera she could afford was the Kodak DC3800. But Jo went for the Minolta Dimage 2330 Zoom instead, because long battery life is more useful than good picture quality on field trips. It's also better at taking close-up shots of classroom experiments.

Digital cameras

Canon Digital IXUS

Epson PhotoPC 3000Z

Fujifilm FinePix 40i

Leica Digilux 4.3

Samsung Nexca SDC-80

Sony MVC-CD1000

Specification

	Canon Digital IXUS	Casio QV-3000EX/Ir	Epson PhotoPC 3000Z	Fujifilm FinePix 40i	Kodak DC215 Zoom
Price (£) 1▷	430	500	699	480	230
Size (length xheight x depth) (cm)	9x6x3	13.5x8x6	11x9x7.5	8.5x7x3	11.5x7x4.5
Weight (g)	200	332	386	159	301
Type of focus	Autofocus	Autofocus, manual	Autofocus, manual	Autofocus	Fixed
Maximum aperture 2▷	F2.8-4.0	F2-2.5	F2-2.5	F2.8	F4-4.7
Focal length (mm) 3▷	35-70	33-100	34-102	36	29-58
Resolution of CCD (megapixels) 4▷	1.9	3.1	3.1	2.4	1.0
Non-digital zoom ratio 5▷	2	3	3		2

Features

Built-in flash	✓	✓	✓	✓	✓
Red-eye reduction 6▷	✓	✓	✓	✓	✓
Exposure override 7▷	✓	✓	✓	✓	✓
True fill-in flash 8▷			✓	✓	✓
DPOF 9▷	✓		✓	✓	✓
LCD brightness enhancement 10▷			✓	✓	✓

Memory

Memory supplied/number of images at highest jpeg resolution 11▷	8Mb CompactFlash card/5	8Mb CompactFlash card/5	16Mb CompactFlash card/15	8Mb SmartMedia card/4	4Mb CompactFla card/13
Can accept 1Gb hard drive 11▷	✓	✓			
Variable compression 11▷	✓	✓	✓	✓	✓
Variable resolution 11▷	✓	✓	✓	✓	✓
Download time (sec) 12▷	168	18	25	17	66

Performance

Estimated battery life	●	★	★	●	◒
Shutter delay 13▷	◒	○	◒	○	★
Capture recycle time 14▷	☆	★	☆	★	◒
Colour accuracy	◒	○	○	◒	○
Close-up ability	◒	☆	○	●	●
Overall picture quality	○	☆	☆	○	◒
Overall ease of use	○	☆	☆	○	☆
Total test score (%)	68	79	77	68	61

Info

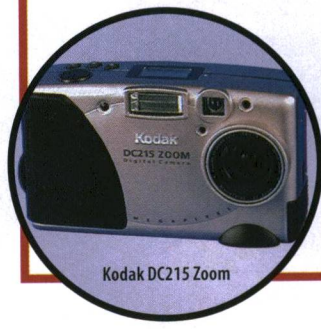
Additional notes/update since our tests		Can record movie clips	Can record movie and audio clips. Produces 4.8mp pictures	Can record movie clips and play downloaded music	Will be withdrawn in th next few months. Software isn't Apple Macintosh compatible

BEST BUY

Even the cheapest camera on test, the 1mp **Kodak DC215 Zoom £230**, gives reasonable quality pictures on a monitor or as small prints and is the better of the two low-resolution cameras on test.

Another £70 buys you the **Kodak DC3800 £300**. This was one of only two cameras to give good colour accuracy, and it has more than twice the resolution compared with the DC215 Zoom. But both these cheaper cameras have poor battery life. To get round this problem, you'll have to move up to the 2.2mp **Minolta Dimage 2330 Zoom £370**.

For even better resolution, which will allow you to do more cropping and enlarging, you'll have to fork out quite a bit. The best models on



Kodak DC215 Zoom

Kodak DC3800

Minolta Dimage 2330 Zoom

odak C3800	Leica Digilux 4.3	Minolta Dimage 2330 Zoom	Nikon Coolpix 880	Samsung Nexca SDC-80	Sony DSC-S70	Sony MVC-CD1000
00	600	370	650	250	599	1,200
.5x6x4	8x10x4	11.5x7.5x6.5	10x7.5x5.5	10.5x8x4.5	11.5x7x7	13.5x12.5x21
59	248	283	285	201	330	907
xed	Autofocus, manual	Autofocus, manual	Autofocus, manual	Fixed	Autofocus, manual	Autofocus, manual
2.8	F2.8-4.5	F3.4-3.6	F2.8-4.2	F2.8	F2.0-2.5	F2.8
3	36-108	38-114	38-95		34-102	39-390
3	2.4	2.2	3.1	0.8	3.1	1.9
	3	3	2.5		3	10
	✓	✓	✓		✓	✓
	✓	✓	✓		✓	✓
	✓	✓	✓	✓	✓	✓
	✓	✓	✓		✓	
	✓	✓	✓		✓	✓
	✓		✓	✓	✓	✓
Mb CompactFlash rd/14	32Mb SmartMedia card/18	8Mb CompactFlash card/8	16Mb CompactFlash card/20	4Mb SmartMedia card/10	8Mb Memory Stick/5	156Mb CD-R/160
	✓	✓	✓		✓	
	✓	✓	✓	✓	✓	✓
	57	21	27	13	13	22
	●	★	★	●	◒	◒
	○	●	○	★	◒	◒
	★	○	○	☆	☆	○
	◒	○	○	●	○	☆
	○	☆	☆	●	☆	●
	○	○	☆	◒	☆	☆
	○	○	★	○	☆	☆
	67	67	82	57	78	75
	Being replaced this month. Can record movie clips	May be withdrawn in the next few months	Can record movie clips	Software isn't Apple Macintosh compatible	Being replaced in May. Can record movie clips. Software isn't Apple Macintosh compatible	Can record movie clips. Software isn't Apple Macintosh compatible

NOTES
The cameras on test need slightly different computer specifications – check that a particular camera is compatible with your computer before you buy. Cameras highlighted in **red** appear in the Best Buy Guide, below.

Specification

1 This is the price you can expect to pay by shopping around on the high street.

2 The bigger the camera's aperture, the more light the lens will capture, and therefore the better it will operate in low light conditions or when a fast exposure is needed.

3 We've expressed the focal lengths as if they were 35mm film cameras. Where there are two focal lengths shown, the lower the first figure, the wider the angle of view you can take, and the higher the second figure, the closer you can zoom into distant objects.

4 See 'Understanding picture quality', p18.

5 This is the highest focal length divided by the smallest – the higher the figure, the greater the zoom capabilities of the camera.

Features

6 This feature is meant to reduce the effect of reflections from the subject's retina.

7 This is useful for overriding automatic exposure in tricky lighting conditions – when shooting against the light, for example.

8 Whether the camera exposes the subject correctly when using flash to photograph a backlit scene.

9 DPOF (digital print order format) is a standard for describing which shots you want printed when using a domestic printer or photo-processing lab that accepts memory cards.

10 This makes it easier to see the display panel in awkward lighting conditions.

Memory

11 See 'Storing the pictures', p18.

12 Time taken to transfer five pictures at the camera's highest quality setting directly to a PC.

Performance

13 The pause after you press the button until the picture is taken. The better the rating, the shorter the delay.

14 The time after a picture has been taken before the camera is ready to take another picture.

KEY
★ ☆ ○ ◒ ●
best worst
✓ has this feature

test (all 3mp cameras) are the **Casio QV-3000EX/Ir £500**, **Nikon Coolpix 880 £650** and **Sony DSC-S70 £599**.

Of the three, the Casio is the best value for money. It feels well balanced in use, and it lets you take consecutive shots very quickly. The Nikon beats the Casio for ease of use, partly because of its excellent menu system. But it's considerably more expensive. The Sony is a superb camera but lags slightly behind the other two because of its poor battery life and because it's slightly awkward to hold.

We found the cheapest high-street prices for all six cameras in Jessops, though you can save even more by shopping over the internet. For example, we found the Minolta for £354.

Casio QV-3000EX/Ir

Nikon Coolpix 880

Sony DSC-S70

TOTAL TEST SCORE

This score ignores price and is based on:

Optical quality	35%
Ease of use	30%
Exposure accuracy	14%
focussing	14%
Effectiveness of flash	7%

www.which.net

Help online

Our online question and answer service is covering digital cameras this month. Post your questions by 13 April at **www.which.net/which/askus.html** Replies will be posted on the site on 20 April.

Relax, you're covered

Make sure you're properly insured when you travel, and slash the cost of cover by picking one of our Best Buys

Each year, millions of holidaymakers pay more for their travel insurance than they need to because they buy it from their travel agent, tour operator or bank. Our annual travel insurance trawl reveals that these charge up to five times more than our Best Buy policies, which tend to be offered by specialist, independent insurers.

For example, a family would pay just £46 to cover a two-week holiday to Florida with JourneyWise, one of our Best Buys. By contrast, Thomas Cook would charge almost £270 for the same trip – over £220 more, enough to pay for a week's car hire.

The tables, opposite, show the Best Buy single-trip and annual policies, and overleaf we give details of the cover provided by these policies.

DO YOU NEED TRAVEL INSURANCE?

You might decide not to buy travel insurance because you think you're covered elsewhere. But you need to make sure that you're adequately protected.

Medical cover provided by form E111

You can obtain form E111 from any main Post Office. It could give you access to free emergency medical treatment if you are ill or have an accident in most European countries. But its cover is more limited than that provided by travel insurance.

An important thing to remember if you rely on the E111 is that it won't cover the costs of getting you home if you are seriously ill or injured. It also won't cover any extra accommodation or travel expenses if you have to cancel or cut short your holiday because of a medical problem.

The E111 does entitle you to the same medical treatment a citizen of that country would receive (see 'Getting treatment abroad', right). But the standard of medical service may not be up to that which you would receive with travel insurance. You're normally covered only for treatment in public hospitals, for example.

Treatment covered by the E111 does not usually come free of charge – you normally have to pay some of the costs. For example, in France you have to pay up to 25 per cent of the costs of any hospital treatment plus a fixed daily fee of around £7. In other countries, you may have to pay in advance for treatment and then claim a refund. On some Greek islands, for example, there are no free public hospitals, so you have to pay the full cost of getting treatment privately and then apply for a refund on your return to the UK. As a rule, the E111 doesn't cover the full cost of prescriptions.

GETTING TREATMENT ABROAD

Form E111 covers the European Union countries (Austria, Belgium, Denmark, Finland, France, Germany, Greece, Italy, Luxembourg, the Netherlands, Portugal, Spain, Southern Ireland and Sweden), as well as Iceland, Liechtenstein and Norway. It's worth noting that popular destinations Turkey, Cyprus and Switzerland are not covered by the E111.

Besides the countries covered by the E111 form, the UK has a 'reciprocal agreement' with some other countries, most notably Australia, Barbados, Czech Republic, New Zealand and Russia. The agreement gives you the right to the same medical treatment that citizens of these countries receive.

Besides all this, the hassle of using the E111 may be enough to put you off. Each country has its own particular rules and procedures. For example, in Germany you have to get a form from a local insurance company before you can even see a doctor.

Having said all this, if you decide to buy a travel insurance policy, it's worth taking your E111 with you anyway, as many insurance companies won't charge you an excess for medical claims if you've used your E111 to get treatment.

Travel accident insurance

Don't be fooled into thinking that the travel accident insurance that comes with your credit card gives you full travel cover – it

PHOTOGRAPHY HADDON DAVIES, GETTYONE STONE

Best Buy insurers

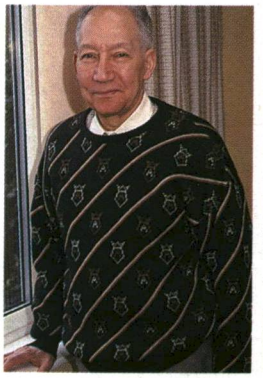
Annual policies

Europe	Premium (£)	Worldwide	Premium (£)
Adult			
Family Care Multi Traveller	28.00	**Family Care** Multi Traveller	37.00
TravelPlan Direct Annual Travel	29.00[1]	**Options** Travel Insurance	37.50
Direct Travel Standard	29.50	**Travel Protection Group** Wayfarer	38.00
JourneyWise Annual Frequent Traveller	29.95	**Direct Travel** Standard	45.00
Options Travel Insurance	29.95	**Primary Direct** Super Plan	46.22
Adult over 65			
James Hampden Freedom Plan	30.00	**Travel Protection Group** Wayfarer	38.00
Travel Protection Group Wayfarer	31.50	**James Hampden** Freedom Plan	47.50
Under The Sun Annual Premier	38.00	**Under The Sun** Annual Premier	57.00
Flexicover Direct Flexicover Gold	39.00	**CostOut.co.uk**[2] Multi Trip Super Plus	59.00
CostOut.co.uk[2] Multi Trip Super Plus	40.00	**Flexicover Direct** Flexicover Gold	63.00
Family			
TravelPlan Direct Annual Travel	49.00[1]	**JourneyWise** Annual Frequent Traveller	64.00
Direct Travel Standard	50.00	**Options** Travel Insurance	64.50
James Hampden Freedom Plan	50.00	**Direct Travel** Standard	65.00
Primary Direct Super Plan	50.66	**Primary Direct** Super Plan	70.22
JourneyWise Annual Frequent Traveller	51.00	**James Hampden** Freedom Plan	72.50
Options Travel Insurance	51.00		

1 If you don't buy online, the price is £31 for an adult and £54 for a family
2 Policy available via internet only

Correct as at 25 January 2001

COACH TOUR CLAIM TURNS SOUR



Frank Armstrong had problems making a claim on his travel insurance after he became ill on a coach holiday.

Frank developed a painful skin condition a few days into a 17-day coach tour in Portugal last June. Frank and his wife, Margaret, were worried and visited a local doctor. After a few days, and with no improvement in his condition, a dermatologist advised they should cut short their holiday and return to England.

On their return, Frank sent a claim to his insurer, Travel Protection Group (TPG). But it refused to pay out, stating that Frank should have contacted an emergency medical helpline as soon as he'd become ill – a standard requirement with most policies. Frank wrote back and told TPG he hadn't realised that he needed to contact the helpline, and that, in any case, they'd been too concerned about his illness to do anything but get treatment. He also sent a letter from his doctor confirming the serious nature of the illness.

We contacted TPG on Frank's behalf after he'd heard nothing for almost two months. TPG apologised for the way it had handled his claim, and agreed to give him a full refund of the cost of the holiday.

Best Buy insurers

Single-trip policies

Europe five days	Premium (£)	Europe 15 days	Premium (£)	US 17 days	Premium (£)	Rest of world 24 days	Premium (£)
Adult							
TravelPlan Direct Single Trip	6.00[5]	**TravelPlan Direct** Single Trip	10.00[5]	**JourneyWise** Supercover	21.50	**Family Care** Crystal Clear	26.00
JourneyWise Supercover	6.40	**Family Care** Crystal Clear	10.45	**Options** Travel Insurance	21.75	**JourneyWise** Supercover	26.00
Options Travel Insurance	6.40	**Options** Travel Insurance	10.45	**James Hampden** Freedom Plan	22.00	**Options** Travel Insurance	26.20
Family Care Crystal Clear	6.45	**Direct Travel** Standard	10.50	**Direct Travel** Standard	24.50	**Direct Travel** Standard	27.50
Direct Travel Standard	6.50	**Leading Edge**[1] One-Trip	11.25	**Travel Insurance Club**[4] Single Trip	25.00	**TravelPlan Direct** Single Trip	30.00[5]
Adult over 65							
James Hampden Freedom Plan	7.00	**CostOut.co.uk**[3] Super Plus	11.75	**James Hampden** Freedom Plan	22.00	**James Hampden** Freedom Plan	30.80
Post Office Counters Single Trip	8.00	**James Hampden** Freedom Plan	12.00	**CostOut.co.uk**[3] Super Plus	25.40	**CostOut.co.uk**[3] Super Plus	31.54
CostOut.co.uk[3] Super Plus	8.50	**Worldwide Travel**[2] Standard Single	13.00	**Worldwide Travel**[2] Standard Single	28.50	**Go Travel**[7] Internet	35.25
Worldwide Travel[2] Standard Single	9.50	**Go Travel**[7] Internet	15.98	**Flexicover Direct** Flexicover Gold	29.00	**Flexicover Direct** Flexicover Gold	36.00
Go Travel[7] Internet	10.58	**Flexicover Direct** Flexicover Gold	17.00	**Go Travel**[7] Internet	29.96	**Club Direct** Classic	36.12
Family							
TravelPlan Direct Single Trip	14.00[6]	**TravelPlan Direct** Single Trip	20.00[6]	**JourneyWise** Supercover	46.00	**CostOut.co.uk**[3] Super Plus	53.06
Family Care Crystal Clear	16.00	**Leading Edge**[1] One-Trip	22.50	**Options** Travel Insurance	46.15	**JourneyWise** Supercover	54.00
Direct Travel Standard	16.25	**Family Care** Crystal Clear	25.70	**James Hampden** Freedom Plan	46.20	**Options** Travel Insurance	54.50
JourneyWise Supercover	16.25	**CostOut.co.uk**[3] Super Plus	25.94	**CostOut.co.uk**[3] Super Plus	49.67	**Family Care** Crystal Clear	55.00
Options Travel Insurance	16.35	**Worldwide Travel**[2] Standard Single	26.00	**Leading Edge** One-Trip	50.40	**TravelPlan Direct** Single Trip	60.00[6]

1 Maximum age 39
2 Also offers a policy with more cover for a higher premium
3 Policy available via the internet only
4 Maximum age 55
5 Premium is £2 higher if you don't buy the policy online
6 Premium is £5 higher if you don't buy the policy online
7 Premiums are higher if you don't buy the policy online

Correct as at 25 January 2001

NOTES

We give Best Buys for both **single-trip** and **annual** policies for **adults** and **adults aged over 65**, who usually have to pay a higher premium. These policies may have an upper age limit (see the cover table for details). We also show the Best Buys for **families** (two adults and two children under 16).

The annual policies table, at the top of the page, shows the Best Buys for **Europe** and for **Worldwide**. If you make three or more trips a year it will probably work out cheaper to buy an annual policy than to take out a series of single-trip ones.

The single-trip table, above, gives the premiums for a short break of up to **five days in Europe**, a two-week holiday of up to **15 days in Europe**, up to **17 days** in the **US** and **up to 24 days** in the **Rest of the world**.

doesn't. However, some current accounts and gold credit cards do come with travel insurance. Before relying on this, check exactly what the policy covers and that it gives at least as much cover as our Best Buys (see 'Best Buy Guide', below right).

MEDICAL PROBLEMS

A third of all travel insurance claims relate to medical problems, so when you buy your insurance you must declare any medical conditions you have or have had.

However, you may find it difficult to find an insurer who will cover you if you make a claim as a result of that illness. Some insurers won't cover you at all for your condition, some will cover you only if you pass their medical screening, and some may cover you but ask you to pay a higher premium.

The table shows which of our Best Buys don't automatically refuse to cover medical conditions. However, even if a company has a ✓ in this column, this doesn't mean it will necessarily cover your condition. We rang all the Best Buy insurers who claim that they will consider covering medical conditions to find out just how flexible they are in practice. We asked whether they would cover three conditions – high blood pressure, a slipped disc and cystic fibrosis.

We were disappointed to find that many companies were reluctant to insure these conditions. In fact, only four of our Best Buys would cover all of the illnesses, and these are the insurers you might want to contact first if you have or have had an illness: Club Direct, Flexicover Direct, Post Office Counters and Travel Protection Group. Of these, only Club Direct, said that it would charge more for cover (an extra £20 or £25).

Best Buy cover details

Single-trip policies

	Baggage and money				Medical		Other details		
	Cover for baggage and belongings (£)	Discount if you don't take baggage cover (%)	Maximum cover for valuables(£)	Maximum cover for money (£)	Doesn't automatically refuse cover for medical problems	Good for covering medical problems	Maximum amount cancellation or curtailment (£)	Upper age limit for over-65 Best Buys	Maximum length of trip (days) (annual policies only)
Club Direct Classic	2,000	10	400	500	✓	✓	3,000	74	
CostOut.co.uk[3] Super Plus	2,000	varies	200	250			3,000	69	
Direct Travel Standard	1,500	19	200	500			3,000		
Family Care Crystal Clear	1,500		150	500	✓		3,000		
Flexicover Direct Flexicover Gold	2,000	30	250	500	✓	✓	5,000	100	
Go Travel[3] Internet	1,500		200	500	✓		3,000	none	
James Hampden Freedom Plan	1,500	20	see[2]	250	✓		2,500	70	
JourneyWise Supercover	2,000	varies	250	500			5,000		
Leading Edge[1] One-Trip	1,500	20	200	300	✓		1,500		
Options Travel Insurance	2,000	varies	250	500			3,000		
Post Office Counters Single Trip	1,500		300	500	✓	✓	5,000	none	
Travel Insurance Club[4] Single Trip	1,500		250	250	✓		1,000		
TravelPlan Direct Single Trip	1,500	10	200	500	✓		3,000		
Worldwide Travel Standard Single	1,500	20	200	500	✓		1,500	none[5]	

Annual policies

CostOut.co.uk[3] Multi Trip Super Plus	2,000		200	250			3,000	69	31
Direct Travel Standard	1,500	12	200	500			3,000		30
Family Care Multi Traveller	1,500	varies	150	500	✓		3,000		31
Flexicover Direct Flexicover Gold	2,000	30	250	500	✓	✓	5,000	69	90
James Hampden Freedom Plan	1,500	20	see[2]	250	✓		2,500	70	31
JourneyWise Annual Frequent Traveller	2,000		250	500			5,000		31
Options Travel Insurance	2,000		250	500			3,000		varies
Primary Direct Super Plan	1,500	10	250	500	✓		3,000		31
Travel Protection Group Wayfarer	2,500	10	350	500	✓	✓	5,000	75	60
TravelPlan Direct Annual Travel	1,500	10	200	500	✓		3,000		60
Under The Sun Annual Premier	1,500		300	500	✓		5,000	70	31

1 Maximum age 39
2 Any reasonable amount up to £1,500
3 Policy available via internet only
4 Maximum age 55 (those aged 56 to 65 pay higher premium)
5 Except US – up to 74 years

Correct at 25 January 2001

NOTES
The cover provided by the Best Buys.

Baggage and money
All the Best Buys have at least £1,500 **cover for baggage and belongings**. Some offer a **discount if you don't take this cover**. The policies usually limit the amount of cover **for valuables** to between £150 and £400, and the additional **cover for money**, including travellers' cheques, to between £250 and £500.

Medical
Some companies **automatically refuse cover if you have or have had a medical problem**. So, if you fall into this category, choose a company that has a ✓ in this column. We've also tested these companies to see how good they are at actually offering cover for some real medical conditions, (see 'Medical problems', above). The most flexible companies get a ✓ in the **Good for covering medical problems** column.

Other details
We show the **maximum amount** you can claim for the **cancellation or curtailment** of your holiday.

Best Buy policies for adults aged over 65 sometimes have an **upper age limit**. Policies that aren't Best Buys for adults aged over 65 have no entry in this column.

Annual policies normally specify the **maximum length of each trip** that's covered. This ranges from 30 to 90 days with our Best Buys.

BEST BUY

The tables on p25 show the Best Buy single-trip and annual travel insurance policies. For the first time, we've named the Best Buys for short breaks to Europe (up to five days), as well as for longer trips in Europe and further afield.

We set a basic minimum level of cover that we think policies should provide. The Best Buys are the cheapest policies that provide at least this minimum cover.

All the Best Buys insure your baggage and belongings for £1,500 or more, though there's often a limit of around £200 to £300 on the amount that will be paid on any one item. This means that you should insure belongings that are worth more than this separately or on your house insurance. The Best Buys also cover money (normally limited to between £250 and £500) and the cost of replacing lost documents (your passport, for example).

You probably don't think too much about the possibility of having to cancel or cut short your holiday – if one of your party falls ill, say. But all the Best Buys offer comprehensive cover for cancellation and curtailment, including pre-paid excursions and the costs of getting you home. Choose a policy that will cover the full cost of your holiday.

If you need emergency medical or dental treatment while you're abroad, our Best Buys provide at least £2 million of medical cover and an air ambulance to get you home, if needed. They also all offer a 24-hour medical advice helpline and cover for legal expenses.

To cover the risk that you might face legal bills if you accidentally injure someone, or damage their property, our Best Buys offer public liability cover of at least £1 million.

All the Best Buy insurers are members of the Financial Ombudsman Service (FOS). This means that, if you make a claim but then experience a problem in getting it paid by the insurer, you can complain, without charge, to the FOS. It's independent and, if it decides in your favour, it can force the insurer to pay you compensation.

Jigsaws

If you have ever wondered how to shape floor tiles, cut a letterbox or fit a sink into the worktop, a jigsaw is the answer

Sarah Roberts-Wray puzzles over which jigsaw to buy

Jigsaws are one of the most versatile DIY tools: you can use them to cut straight, curved or angled lines through a range of materials, including wood and plastic, ceramic tiles and steel. Indeed, unless you need to cut straight lines through a lot of thick timber (where a circular saw would be quicker and more accurate), a jigsaw is likely to be the only power saw you will need. For this article, we tested 14 jigsaws costing between £10 and £140, and name four Best Buys – see the Best Buy Guide, right, for details.

MAKING SENSE OF THE FEATURES

Generally, the more features a jigsaw has, the higher the price. So when you're deciding which model to buy, consider the range of tasks you are likely to use it for and how often you will need it.

All the jigsaws in our tests have an adjustable 'sole plate', which allows you to tilt the saw to cut at an angle. The Black & Decker KS633E, Black & Decker KS638SE and Bosch PST 750PE feature a dust blower that keeps the cutting line clear of debris. With most jigsaws, you have to turn the saw to cut round corners or curves ('scroll'). The Black & Decker KS638SE is different. It has a scrolling facility, where you turn a knob to alter the angle of the blade while the jigsaw remains straight. However, we found that this feature made little difference to how well the saw managed to cut round corners and curves.

Pendulum action

Some jigsaws feature a 'pendulum' sawing action. This means that the blade moves away from the cut on the downward stroke, which serves to increase cutting speed and blade life, and reduce the chance of jamming. Some models, including the Bosch PST 750PE and AEG STEP 600X, give you extra control

BEST BUY

If you want to take the hard work out of sawing and to be able to shape wood, metal and plastic, consider buying a jigsaw. The model you choose will depend on how often you plan to use it, the range of jobs you expect to do (including the materials you expect to cut) and the amount you want to spend. That said, most of the models we tested cut wood and plastic cleanly and accurately, though it's probably best to avoid those that achieved a total test score of under 20.

Bosch PST 650E

NON-PENDULUM ACTION

If you'll use a jigsaw fairly infrequently and you'll usually be cutting wood, look no further than our cheapest Best Buy, the **Bosch PST 650E**. This non-pendulum model has variable speed control and a quick blade-release system. It did well across our tests and received the highest total test score in its class. It costs **£40** and is available from B&Q, Great Mills and Homebase. You could also consider the B&Q Performance Power Jigsaw. It lacks the power of the more expensive models, so it's not a Best Buy. But it offers variable-speed control, adequate cutting performance and, at £15, represents good value if you expect to use the saw only rarely.

AEG STEP 600X

PENDULUM ACTION

DIY enthusiasts who will use a jigsaw frequently to cut a range of materials should consider the Best Buy pendulum models. These have adjustable pendulum action, variable speed control and a quick blade-release system. They are the most powerful and fastest in their class, and none showed any problems in the endurance test.

The **Bosch PST 750PE** was the best for cutting steel. It costs about **£60** and is available from DIY sheds. The **Metabo STE 80 Quick** scored highest for scrolling. You'll need to hunt it down from an independent DIY store, and expect to pay around **£105**. The other Best Buy is the **AEG STEP 600X**, **£140** from independent DIY stores. It is the most expensive model on test, but is supplied with a wide range of accessories.

Metabo STE 80 Quick

Bosch PST 750PE

by letting you select the range of pendulum action that is right for the type of material you are cutting. Most of the pendulum action jigsaws we tested cut more quickly than non-pendulum models.

Variable speed

All the jigsaws on test apart from the Power Devil PDX2JSB, Stayer SA62 and Wickes 350w let you alter the cutting speed. You need to use a high speed when sawing wood, as a low speed will cause vibration. But on other materials too high a speed can lead to scorching or melting, and the wrong speed will cause blades to blunt quickly. It's useful to be able to reduce the speed of cut when you begin scrolling: a slower cut gives you more time to ensure you get the direction of the cut right.

Quick blade release

Many models, including AEG, Black & Decker and Bosch, feature a quick blade-release system. Other jigsaws require an allen key or screwdriver to change blades. Our testers generally found it easier to fit blades to jigsaws with quick blade-release systems, so you may want to consider this feature if you think you will be using the jigsaw a lot or on a number of different materials.

Accessories

By and large, jigsaws are supplied with only the minimum of accessories, such as a general-purpose blade, carrying case or anti-splinter device. However, many have a range of optional extras, such as a dust-extraction system, that you can buy separately from DIY stores. Of the models we tested, the AEG STEP 600X comes with the most comprehensive range of accessories, including a circular guide for cutting perfect circles, a rip guide for cutting straight lines, a plastic protection shoe and a carrying case. The Skil 4330 is supplied with a smart set, which includes two screw clamps and a try square, that might be useful for the complete DIY novice. It is also the only jigsaw we tested that had an adaptor to extract dust away from the work area.

OUR BLADE GUIDE

As a rule, jigsaws are supplied with a single general-purpose blade, although the **Hitachi FCJ 65 V** comes with five blades, and the **Skil 4330 HM Smartset** with six. Blades are fairly cheap and you can buy packs of two or three for £5 or £6.

You need to choose the right design of blade to fit your jigsaw. Blades have flat, domed or sunken fittings, so check which type your jigsaw uses. When you're buying replacements, bear in mind that the type you need depends on the material you want to cut.

- **General-purpose blades are suitable for wood, chipboard and MDF, plywood, metal and plastic.**
- Scroll-cutting blades tend to be narrower than standard wood-cutting blades, allowing them to turn corners and curves.
- **Two-edged blades cut on the forward and reverse movement and are good for cutting in confined spaces.**
- Fine wood-cutting blades and finishing blades can be used when a high quality of cut is required.
- **Other materials have special blades, such as those with tungsten carbide teeth for cutting ceramics.**
- Metal-cutting blades should be lubricated with oil during use, and plastic-cutting blades with water.

USING A JIGSAW

Jigsaw blades cut on the upstroke so, to avoid jagged edges and to minimise splintering, mark a cutting line on the back of the material and cut with the top surface face down. It is also a good idea to protect plastic with tape or to clamp very thin materials between old hardboard and cut through the 'sandwich'; this will prevent flexing and scorching of the material due to the heat of the blade.

SAFETY IN USE

Under European safety rules, a jigsaw should have a blade guard that covers the blade as you are cutting. All the models we tested had this as well as a lock-on switch that lets you set a single speed for continuous cutting, and allows you to concentrate on following your cutting line. None, however, featured a lock-off switch that would prevent the jigsaw from being switched on accidentally. We have been highlighting this issue since the late1980s and are disappointed that, so far, manufacturers seem to be overlooking this important safety feature.

HOW WE COMPARED PERFORMANCE

We carried out a laboratory-based, comparative assessment of 14 jigsaws. Using the appropriate blade for the job, we measured how well the jigsaws cut beech wood (45mm), chipboard (19mm and 38mm), Plexiglas (8mm) and steel (4mm). We rated speed of cut, quality (how straight and smooth the edges were) and ease of use, accuracy of square (90°) and bevel (45°) cuts, and used a pre-set design to test each saw's ability to cut round corners.

All the models in our test completed these tasks adequately, although the pendulum action models tended to be faster and were rated as easier to use.

To assess the jigsaws' durability, we carried out a particularly demanding set of tests. This involved making a series of five 120m cuts in chipboard of 19mm depth, and sawing through five 20mm x 4mm steel bars. We then checked each saw, and any that showed deterioration or had problems completing the task were given a poor rating and their total test score was marked down overall. Of the jigsaws we tested, only the Black & Decker KS633E, the Black & Decker KS638SE and the Rally Electric Jigsaw 320W (973046) failed to complete the endurance test (see table notes, opposite, for details).

Finally, we performed electrical safety checks, which included protection against electric shock, insulation resistance, and electric and mechanical strength. None of the models we looked at failed any of these tests.

PHOTOGRAPHY NICK WRIGHT, JOHN TRENHOLM

AEG STEP 600X

Bosch PST 750PE

Hitachi Z Series FCJ 65V (KZ2065)

Makita 4324

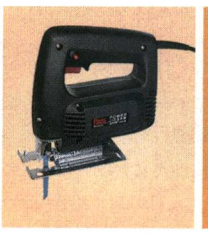
Metabo STE 80 Quick

Black & Decker KS633E

Black & Decker KS638SE

Bosch PST 650E

B&Q Performance Power Jigsaw



Power Devil PDX2JSB

Rally 320W (973046)

Skil 4330 HM Smartset

Stayer SA62

Wickes 350w Jigsaw 505-001

Jigsaws

	Pendulum action					Non-pendulum action								
	AEG STEP 600X	**Bosch** PST 750PE	**Hitachi** Z Series FCJ 65 V (KZ2065)	**Makita** 4324	**Metabo** STE 80 Quick	**Black & Decker** KS633E	**Black & Decker** KS638SE	**Bosch** PST 650E	**B&Q** Performance Power Jigsaw	**Power Devil** PDX2JSB	**Rally** Electric Jigsaw 320W (973046)	**Skil** 4330 HM Smartset	**Stayer** SA62	**Wickes** 350w Jigsaw 505-001
Specification														
Price (£) 1▷	140	60	94	60	105	30	65	40	15	10	10	40	85	30
Weight (kg)	2.3	2.2	1.8	2.1	2.5	1.9	2	1.8	1.7	1.5	1.8	1.8	2.3	1.7
Cable length (m)	2.5	2.5	2.5	2.1	2.6	3.1	3.2	2.5	2	2	3	2.6	1.9	1.9
Input power (watts)	600	600	400	400	610	400	400	450	320	280	320	400	580	350
Speed min-max (cuts/min)	450-3,000	500-3,100	0-3,000	500-3,100	1,000-3,000	800-3,200	800-3,200	500-3,100	0-3,000	3000 only	3,000 only	400-3,500	3,000 only	3,400 only
Instructions	☆	☆	☆	☆	★	☆	☆	☆	○	◒	○	○	○	○
Accessories supplied 2▷	ABCDEF	CE	CDE	D	CDEF		E	E	D	D	D	EGH	CD	CD
Features														
Variable speed	✓	✓	✓	✓	✓	✓	✓	✓	✓			✓		
Quick blade release	✓	✓			✓	✓	✓	✓				✓		✓
Cutting performance														
Speed 3▷	☆	★	○	○	★	○	◒	☆	◒	◒	◒	◒	☆	○
Quality 4▷	☆	☆	☆	☆	☆	○	○	○	○	○	○	☆	☆	☆
Accuracy 5▷	○	○	◒	○	○	○	◒	○	○	◒	○	○	○	○
Scrolling quality 6▷	○	○	○	○	☆	○	○	○	○	○	○	○	○	○
Wood 7▷	☆	☆	○	○	☆	○	○	☆	○	○	○	○	☆	○
Plexiglas 8▷	☆	☆	☆	☆	☆	○	○	☆	○	○	☆	☆	○	◒
Metal 9▷	☆	★	○	○	☆	◒	◒	☆	○	◒	○	◒	◒	●
Overall performance 10▷	☆	☆	○	○	☆	○	○	☆	○	○	○	○	○	○
Endurance 11▷	★	★	☆	★	★	●	●	☆	☆	☆	●	★	★	☆
Left-handed rating 12▷	☆	☆	○	○	○	☆	○	○	◒	◒	◒	○	○	◒
Ease of use 13▷	☆	☆	☆	☆	☆	○	○	☆	◒	◒	◒	○	○	○
Total test score (%)	74	76	61	62	77	17	15	68	48	51	14	49	65	55

NOTES

Specification

1 This is what you can expect to pay by shopping around.

2 List of accessories in table:
A Circular guide **B** Rip guide
C Anti-splinter device **D** Allen key
E Carrying case **F** Plastic protection shoe **G** Smart set (2 x screw clamps, 1 x try square, 1x folding rule, 1 x pencil)
H Adaptor for dust extraction.

Cutting performance

3 Ratings based on the time taken to saw through 19mm and 38mm chipboard and 45mm beech wood for a normal- and high-quality cut, together with the maximum cutting speed.

4 Based on the quality and straightness of cut through 19mm and 38mm chipboard and 45mm beech wood.

5 Accuracy of making a square (90°) cut through 45mm softwood and a bevel (45°) cut through 38mm chipboard.

6 We cut a pre-set design in 19mm chipboard, and measured the speed and quality of cut.

7 Rating based on the time taken to cut through 19mm and 38mm chipboard and 45mm beech wood, and the quality of the cuts.

8 Based on the speed and quality of cut through 8mm Plexiglas.

9 Rated according to the time taken to cut through 4mm and 8mm steel.

10 Overall cutting performance on all materials (wood, metal, plastic), including scrolling and accuracy. Jigsaws that did badly were marked down overall.

11 Each saw cut a total of 600m through 19mm chipboard, and through five steel bars (20mm x 4mm). We then checked for signs of deterioration. Jigsaws that did badly were given a low rating and marked down overall.

12 A left-handed user rated each model.

13 Experienced users rated each model.

KEY

★ ☆ ○ ◒ ●

best — worst

✓ has this feature

TOTAL TEST SCORE

This takes into account all our test results. Jigsaws that functioned poorly in our endurance tests were marked down overall. Scores ignore price and are weighted as follows:

Performance	50%	**Features**	5%
Ease of use	25%	**Safety**	5%
Endurance	10%	**Instructions**	5%

In our regular look at the world of cars, we scrutinise new models and round up the latest news

STREAM MACHINE

This spring, the ageing (and pricey) Honda Shuttle MPV is being phased out, and the Honda Stream – a new mini MPV – will be launched. The seven-seater Stream offers space and practicality, and is derived from the new five-door Civic.

According to Honda, the flat floor and dashboard- mounted transmission tunnel help to give more room inside, particularly in the front. The seven seats are arranged in three rows, with the last row folding into the boot to give extra space when you need it. Standard equipment includes air conditioning, electric windows, and driver and passenger airbags.

The Stream will come with a choice of two petrol engines – a new 1.7-litre and the 2.0-litre currently available in the Accord. An all-new diesel engine is scheduled for later this year. Rivalling the Fiat Multipla, Renault Scénic and Vauxhall Zafira, the Stream is expected to start at £16,000.

A NEW BABY FOR BMW

The BMW 3-series Compact will be launched this summer, and prices are predicted to be between £16,500 and £22,500. It shares many features with the rest of the 3-series range, such as the suspension and rear-wheel drive.

Two petrol engine models will initially be available – the 316ti with a new British-built 1.8-litre four-cylinder engine, and the 325ti with the existing 2.5-litre six-cylinder engine. A 2.0-litre turbo diesel is also planned for the end of the year.

The Compact is 28cm shorter than the 3-series saloon, and has the versatility of a hatchback with 50/50 spilt and folding back seats. Six airbags are fitted as standard, with another two available as options. And for those balmy summer days a full-length glass sunroof will be available as an option.

Jaguar looks to a younger buyer

Jaguar's cheapest car, the X-type, goes on sale next month and is expected to be the biggest-selling Jaguar ever.

The X-type looks like a Jaguar, but it's sportier than its larger siblings. The two trim levels, Sport and Sport Luxury, both come with four-wheel drive and a six-speed manual gearbox.

With a chassis derived from the acclaimed Ford Mondeo, the X-type will be available with two petrol V6 engines. Both engines will comply with EU4 emission standards to be introduced in 2005.

Jaguar has fitted its intelligent restraint system, where sensors for occupant position and direction and severity of impact are linked to seat belts. Similarly, front, side and head airbags analyse the severity of a crash and inflate accordingly.

Current price estimates are £22,000 for the 2.5-litre model and £26,250 for the 3.0-litre one.

Mini madness – the return

The much-awaited new Mini goes on sale in July and, like its predecessor, will be British built. It bears a strong resemblance to the Issigonis-designed original, but BMW has given the 40-year-old a new lease of life.

With a wheel at each corner and a clamshell-design bonnet that holds the headlamps, BMW has remained faithful to the classic Mini design. Also, the glass fits outside the roof pillars to keep the detached-roof look.

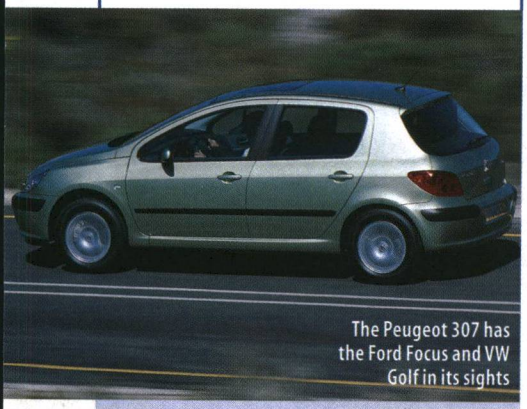
To save weight and space, a 'pump and goo' tyre sealant is provided for temporary repairs rather than a spare wheel. All new Minis are a hatchback design, with split rear seats that fold individually. A large central speedometer reflects the original Mini, and is now joined by a rev counter and stereo. There will be a variety of body, roof and accessory colours, with black or white roofs to distinguish Cooper models.

It's powered by two versions of a new 16-valve 1.6-litre engine, and standard safety features include ABS anti-lock breaking, an early warning tyre deflation system, and front passenger and side airbags. Expect to pay just under £10,000 for the entry-level model.

BMW's version of the Mini has a lot to live up to

ILLUSTRATION TERRY KENNETT

306 replaced by 307



The Peugeot 307 has the Ford Focus and VW Golf in its sights

Peugeot's 306 has been the company's best-selling model in the UK, with over 425,000 sold since its launch in 1993. Peugeot hopes that its replacement, the 307, will be just as popular.

Initially the 307 will be available as traditional three-door and five-door hatchbacks, though there's talk of MPV, estate, and coupé cabriolet versions to come later. The coupé cabriolet will borrow heavily from the 206 CC, and will sport the same design of folding metal roof.

Eventually, the 307 will have a choice of six engines – three petrol and three diesel – though it isn't yet clear how many will be available from the launch date.

It comes with six airbags, including curtain, side, driver and passenger ones. Security improvements over the outgoing 306 include a boot that locks automatically at speeds above 6mph to protect contents, and a spare wheel that's stored in the boot rather than exposed underneath. Also, ABS will come as standard on most of the models in the range.

The 307, on sale from June, will take on rivals such as the Renault Mégane, Ford Focus and VW Golf. List prices hadn't been fixed when we went to press.

Car insurance set to rocket

Insurance premiums increased by 20 per cent last year, and this trend is likely to continue this year with premiums predicted to jump a further 25 per cent. This is due partly to an increase in personal injury claims, and partly to rising costs for replacement car parts and garage call outs.

Insurance costs have also been affected by the recommendations made last year by the Law Commission. These allow victims of car crashes to claim for future care costs and potential loss of earnings following a car accident. The NHS can also charge insurance companies for the cost of treating victims of road accidents, which will further increase the size of claims.

Insurers argue that premiums have been artificially low because of competitors with small overheads provoking fierce competition. They say the insurance industry has been losing money, and is now trying to re-coup the losses by raising premiums to realistic levels. However, it's unlikely that consumers will see it that way.

Prices still falling

Following pressure from the European Competition Commission, Consumers' Association and an unofficial boycott of showrooms, new car prices have been on a downward trend.

The government's measures to push car prices down have contributed to a return of consumer confidence. Apart from pleasing the government, manufacturers of luxury cars hope the price cuts (and increases in right-hand drive supplements) will halt the huge number of imports being bought by UK residents. Some dealers are losing up to 30 per cent of their trade to private buyers and brokers shopping abroad.

Despite a recent survey showing that the UK still pays, on average, 21 per cent more for new cars than other Europeans, there are signs that people are visiting showrooms again. And, after two years of uncertainty and low residual values, normality should return soon to car buying. Spring is a popular buying time, so you're unlikely to get a good deal right now.

New tax for company cars

Company car tax will be linked to carbon dioxide (CO_2) emissions from April 2002 to encourage buyers to choose cleaner cars. At the same time, existing reductions for business mileage and older cars will cease to apply.

The starting point for calculating the new tax will still be the car's list price, but the percentage of the price charged to tax will depend on CO_2 emissions. The minimum charge will be 15 per cent of a car's value. The percentage of tax payable for petrol cars will increase in 1 per cent steps for every additional 5g per kg of CO_2 produced over the specified level (165g/kg), up to a maximum of 35 per cent. The tax regime will get tougher over time – in April 2003 the level drops to 155g/kg, and from April 2004 it falls to 145g/kg.

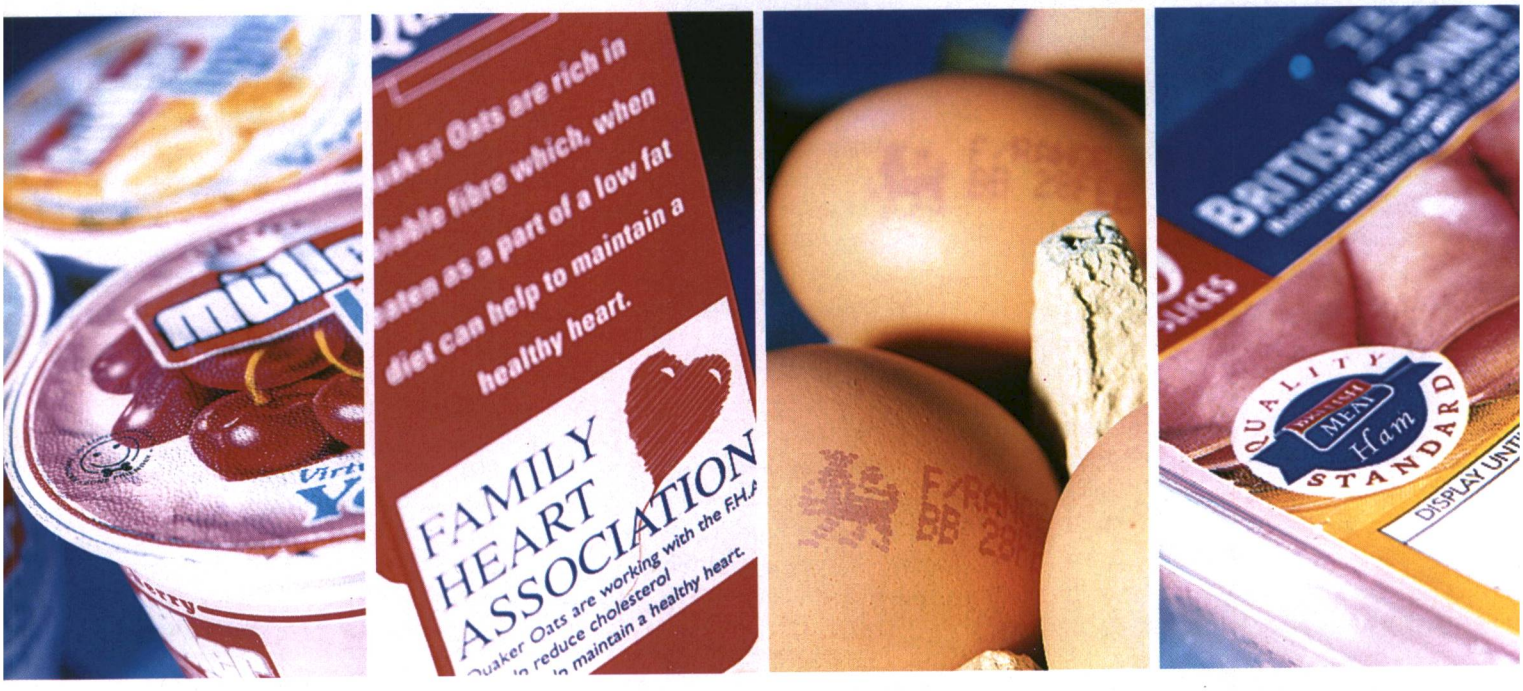
Diesel cars produce less CO_2 but higher levels of other air pollutants, so the taxable CO_2 figure will be calculated in the same way, with an extra 3 per cent added on.

Cars registered before 1 January 1998 will be taxed according to their engine size, as they are now – the smaller the engine, the lower the tax. There will also be a system of discounts for hybrid cars and models that use environmentally-friendly fuels.

If your car was registered in 1998 or 1999, you can check its emission level using the Society of Motor Manufacturers and Traders enquiry service at www.smmt.co.uk. Manufacturers' CO_2 emission figures have had to be shown on the vehicle registration document (V5) of new cars registered since November 2000.

Is a food or drink that has been endorsed by a professional body or a quality-assurance scheme any better than one that hasn't? We've looked at a variety of endorsement schemes to find out what their logos really mean

MARKS OF APPROVAL



Have you been swayed into buying a particular food or drink because its packaging displayed a reassuring-looking stamp of approval from a charity, or a quality assurance mark? If so, did you know what the endorsement was actually for? You may well assume that this type of endorsement means that the product is of a better quality than other similar products but, as we found out, this may not be the case.

THE ENDORSEMENT SCHEMES

We looked at a range of endorsement schemes that you'll find on a variety of food and drinks. There are two main types: those that are awarded by a quality-assurance scheme to certify the product meets a particular set of standards, and others that are awarded by professional bodies through a sponsorship deal – these often imply that the product has a health benefit.

We contacted the organisations awarding these endorsements to get information about their schemes and to find out what their logos mean. We also set up a panel of 15 consumers and asked them what they thought the endorsement logos meant.

CONFUSING LOGOS

Often, when we showed our panel of consumers the endorsement logos displayed on product packaging, they didn't know what they meant, who had awarded them, or why. They also made many wrong assumptions about what the endorsements meant based on the pictures and wording on the logos. For example, some people thought that the British Farm Standard (the tractor) logo displayed on a pack of chicken meant that the chicken was free-range or that the logo was 'trying to symbolise farming...healthy, happy chickens running around a farm'. In fact, this endorsement can apply to all types of farming, including intensive methods. Other wrong assumptions they made were that the Lion quality mark on eggs was run by a government body, when in fact it's an industry scheme, and that a packet of oats displaying the Family Heart Association logo was better than one without it.

INFORMATION SHORTFALL

Our panel felt strongly that, when a product carries an endorsement logo, there should be information explaining exactly what the endorsement means and why it's been awarded. Only four of the seven products we looked at gave any indication of why the endorsement had been awarded on their packaging, and this was not always clear or informative. For example, Lucozade Sport makes claims about improving athletes' sporting performance, but it's not clear if this is why it's been endorsed as the 'official sports drink' of the FA Premier League and displays its logo on its packaging.

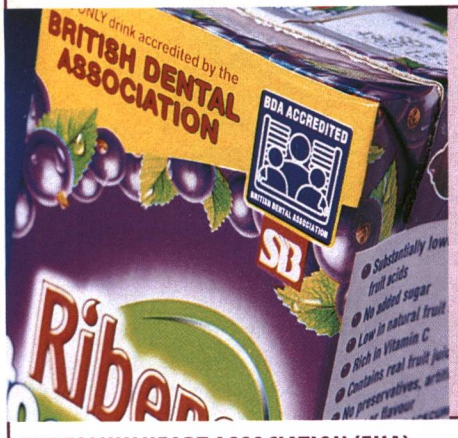
Food with the British Farm Standard or British Meat Quality logo must meet many different standards – sometimes even hundreds. But there is no information on the packaging to give any indication of what the standards cover.

None of the products gave any details on the pack about how to contact the organisation awarding the endorsements for more information about their schemes. When we contacted the organisations involved, we found that getting information wasn't always easy. For example, the National Osteoporosis Society told us that it doesn't make public the criteria it uses to award products with its bone-friendly logo.

PHOTOGRAPHY JONNY THOMPSON

SPONSORSHIP SCHEMES

These involve a deal where a professional body – often a charity – endorses a product by allowing it to display its logo on the packaging. The manufacturer usually pays the professional body for displaying its logo. At best, the product must meet set standards to earn the approval mark, and any competing products that meet the standards can also apply for the endorsement. In some cases, though, the endorsements are simply promotional deals, which aren't based on any set standards, or open to other competing brands.



BRITISH DENTAL ASSOCIATION (BDA)

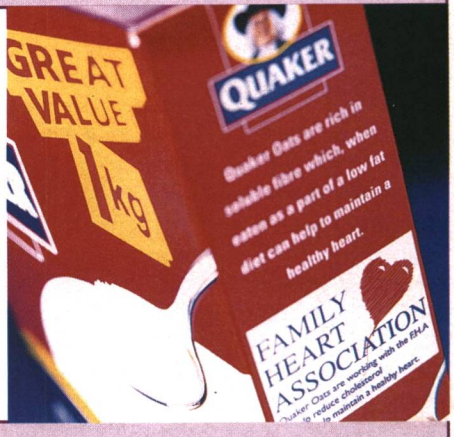
Our panel were sceptical about the BDA's endorsement displayed on the packaging of Ribena ToothKind juice – possibly because it has already received a lot of publicity. They were aware that all drinks, apart from water and milk, are likely to have a bad effect on teeth and that dentists don't usually recommend any sweet drinks.

To receive the BDA's endorsement, a product must prove that the risk of causing dental decay or erosion is virtually nil, and it must be safe in terms of nutrition and general health. The BDA says that it accredits health claims if they are backed up with scientific evidence. However, recently a judge agreed with the Advertising Standard Authority's (ASA) decision that it was wrong for Ribena ToothKind to advertise that it 'does not encourage tooth decay', because it's only less likely to encourage tooth decay than other soft drinks. The judgement also backed the ASA's view that an advertisement was misleading because it implied that the drink actually benefits oral health. It costs £3,500 to apply for a BDA accreditation and £3,500 a year to display its logo. The BDA has not endorsed any other food or drinks.

THE FAMILY HEART ASSOCIATION (FHA)

Generally, our panel understood that the FHA's endorsement of Quaker Oats is to promote awareness about maintaining a healthy heart – as it states on the packaging – and that Quaker stands to benefit by increasing its sales of oats. One comment was: 'The FHA is trying to promote people to eat healthily and Quaker's hoping to talk people into eating its product, rather than anyone else's.' However, some thought the endorsement meant that Quaker Oats were healthier than other brands of oats.

According to the FHA, it endorses products as part of a programme to improve labelling, help people choose healthy products, and to raise awareness of the FHA and of inherited high cholesterol disorder. There's no formal approval scheme or fee paid by the manufacturers to display the FHA's logo, but the food it endorses has to be considered medically and nutritionally suitable in helping to maintain a healthy diet. However, there's no reason to believe Quaker Oats are any better for you than other brands of oats. There were no details on the pack of how to get more information about the FHA or about heart health, which our panel would like to have seen.


GREAT VALUE
1kg
QUAKER
Quaker Oats are rich in soluble fibre which, when eaten as a part of a low fat diet can help to maintain a healthy heart.
FAMILY HEART ASSOCIATION

FOOTBALL ASSOCIATION PREMIER LEAGUE (FAPL)

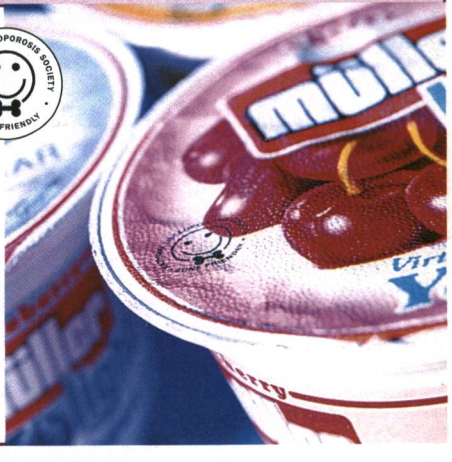
For most of the people we interviewed, it was clear that the Premier League was sponsored by Lucozade Sport but they had different views over what this actually meant. While some understood that it was just a publicity arrangement, others thought it meant that footballers drink it. One person said: 'Some people might think that it's a quality mark', and another added: 'I suppose the FA has done some kind of research into Lucozade to see whether it does what it claims' (on the pack, Lucozade Sport claims that athletes drinking it are proven to improve their sporting performance by 33 per cent).

This is purely a sponsorship arrangement and does not mean Lucozade Sport has met any specific standards or tests to qualify for the endorsement or that it is necessarily better than other brands of sports drink. As part of the deal, Lucozade Sport is provided to all FAPL teams, along with branded equipment such as drinking bottles and sports bags. Lucozade Sport carries the FAPL's logo on its packaging, and also advertises at some football matches. Lucozade Sport is the only drink allowed to display the FAPL's logo.

THE NATIONAL OSTEOPOROSIS SOCIETY (NOS) BONE-FRIENDLY LOGO

Some people felt the logo displayed on Müller yogurt must mean the yogurt had some sort of added benefit. 'I don't think it's got more calcium but I would imagine it's got something in there that helps my bones,' said one person. But others were less convinced, and thought the Müller yogurt probably wasn't any different from any other brand of yogurt. One interpretation of the endorsement was that: 'The NOS gets free publicity and people's awareness is being raised about osteoporosis and Müller look like nice people because they're looking after little old ladies' bones.'

The NOS told us that the products it endorses are beneficial to bone health but it wouldn't explain why, saying that it doesn't make public the criteria by which it endorses a product. However, it says that products that apply for the endorsement are checked by at least three of the charity's scientific advisors to ensure that they meet its criteria, and that any health claims made by the manufacturer are also checked out. However, because the criteria are not made publicly available, there's no way of knowing why a product is 'bone friendly' or if it differs from other similar products. Manufacturers pay a fee for displaying the endorsement logo. Other products endorsed by NOS include cheese, bread and mineral water.



QUALITY-ASSURANCE SCHEMES

These schemes aim to provide assurance that a food product has been produced according to particular standards relating to food safety, animal welfare or the environment. Some involve a fee, either to display the logo or to belong to an eligible scheme. All three schemes we've looked at were run by, or had strong links with industry – something our panel didn't always realise.

BRITISH FARM STANDARD

When we showed our panel a packet of supermarket chicken breasts displaying the British Farm Standard logo, they felt the scheme was connected with farming and especially with animal welfare. One said: 'It gives you the feeling that it might be a happy, outdoor chicken as opposed to a battery thing'.

The British Farm Standard logo is owned and promoted by the National Farmers' Union but it's administered by Assured Food Standards (AFS) – an umbrella organisation for 11 farm assurance schemes, each covering different sectors of food production. Any food produced by a member scheme can display the British Farm Standard logo. AFS explained that the logo provides assurance that the food displaying it is produced to standards of 'good agricultural practice'. This means that all legal requirements have been met but may also include some extra safety, environmental or welfare standards that have been stipulated by recognised industry codes. AFS says that the standards it demands should be expected of every food producer.

The British Farm Standard scheme applies to a variety of farming methods including intensive farming, so it doesn't guarantee that chickens roam around outdoors, for example. The scheme does monitor its producers to ensure they are meeting the relevant standards – even though monitoring is not always required by law.

Although the scheme is called 'British' Farm Standard, under European law it can't exclude imported products if they meet the standards. However, the main supermarkets say they'll use the tractor mark only on British food.

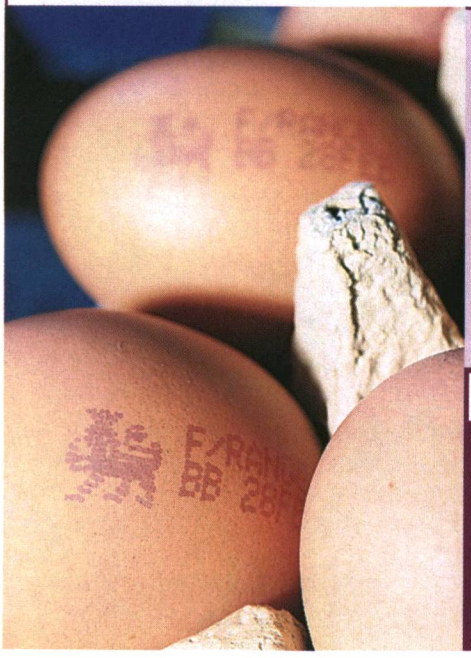
BRITISH MEAT QUALITY STANDARD

Typical comments from our panel about this endorsement logo, displayed on a packet of ham, were that the meat must have come from Britain and that it had been produced according to particular standards with safety checks against BSE, for example. 'It tells me it meets certain standards set down by the agricultural department', said one person.

The scheme is run by the Meat and Livestock Commission (MLC), which is funded by the meat industry. Its logo is displayed on minced beef, beefburgers, grillsteaks, pork, bacon and ham from producers that apply to join the scheme and meet its required standards. These vary according to the product. For example, with beef products, the standards include those already required by law, such as the meat must come either from cattle under 30 months old or from cattle that are part of an approved government scheme. Standards for pork products, though, may also include extra welfare, environmental or safety standards. Some products endorsed by the British meat quality scheme may also be part of the British Farm Standard scheme, so they could carry both logos on their packaging.

Despite calling itself the 'British' Meat Quality Standard, meat endorsed by the scheme does not have to be British. However, so far the scheme has approved only British meat and the MLC says that if non-British meat is approved, this will be made clear on the label.

The scheme applies to all types of farming including intensive methods. Recently, the Advertising Standards Authority (ASA) upheld a complaint about some MLC advertisements for meat carrying the British Meat Quality Standard Mark. It concluded that they were misleading because they implied that pigs reared under the scheme led a more free life than they did.

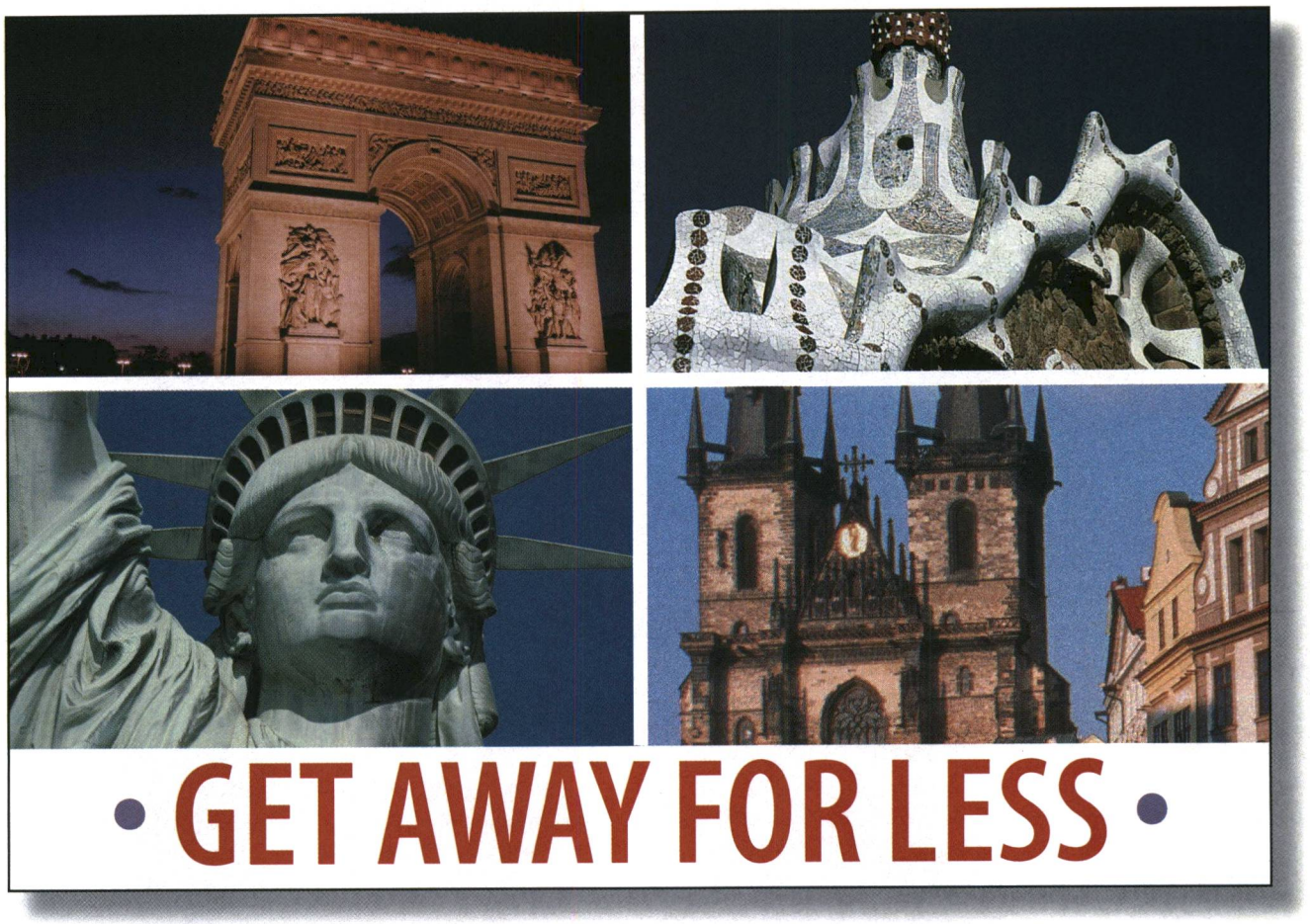


LION QUALITY MARK ON EGGS

Everyone in our panel assumed that the Lion mark is a sign of quality but they weren't sure how the scheme works or what standards it requires. One thought it might mean 'eggs produced in this country to a certain standard', but added: 'What that standard is, I don't know'. Others thought it might refer to freshness, undamaged eggs, animal welfare, checks against salmonella, or eggs from an approved supplier. Some people assumed it was a government scheme but it's actually run by the British Egg Industry Council and is primarily a food safety code of practice. Eggs displaying the Lion mark are produced in the UK by hens that are vaccinated against salmonella. The code sets tighter temperature controls for the eggs than are required by law, and producers are independently monitored. It also stipulates extra hygiene and animal welfare standards above those legally required but the extra welfare standards don't apply to caged hens.

OUR VERDICT

Generally, endorsement logos aren't helpful to consumers because it's not clear why they're awarded, what standards they meet, how they differ from foods without the logo, or whether the endorsement is purely a sponsorship deal. If endorsement schemes are to become useful, there must be a clear explanation of what they mean printed on the pack, along with details of how to get more information about the schemes and the organisations involved. The standards that are used to award an endorsement should also be made available to consumers in an easily understandable form.



• GET AWAY FOR LESS •

PHOTOGRAPHY GETTYONE STONE, SUPERSTOCK

Paris in the spring, a long weekend in Prague, a visit to New York's art galleries...if you're itching to get away for a few days, should you pore over city breaks brochures or do your own thing?

Flicking through brochures isn't the only way to find a short break. Now that we're all meant to be web-wise, we can search for deals on the internet. Or how about picking up the phone and booking direct with an overseas hotel? We asked our *Holiday Which?* colleagues to see what deals they could find for four popular city-break destinations.

Our main aim was to discover how easily you can beat the brochure prices by booking a flight and hotel separately. As long as you're willing to plan ahead and spend a bit of time rooting around, it can often be cheaper to book independently.

HUNTING FOR BARGAINS

We looked at the cost per person (based on two people sharing a twin room and on one person travelling alone) to stay in Barcelona, New York, Paris and Prague for a weekend at the beginning of June. We chose a two-night stay in the European cities, and three nights in New York.

First we studied the city breaks brochures to find a range of hotels, from budget to luxury, used by several of the tour operators. We then compared the brochure prices (including taxes and supplements) for packages to these hotels. Many tour operators also let you book 'accommodation only', so we asked how much the hotels cost on this basis, including any booking fee. We also phoned some of the hotels direct to ask for their prices for independent travellers.

We scoured the internet for websites that listed the hotels we wanted in our four destinations, and asked some international hotel booking agencies for their best prices for these hotels.

Budget airlines, such as Buzz and Go, have shaken up the market for independent travellers. We phoned a range of airlines to find the cheapest direct flights to our four destinations, leaving on Friday 1 June from a London airport. We included flight and weekend supplements, but not the cost of transfers. For the Paris break, we also checked Eurostar's best price.

We also asked an independent travel agent and several flight specialists to find us the cheapest available flights for the dates we wanted.

IT PAYS TO SHOP AROUND

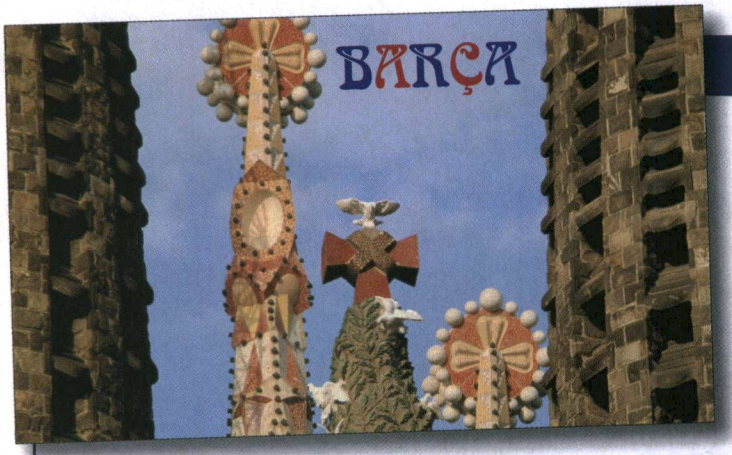
There can be big differences between package prices to the same hotel. You can often save £40 or £50 per person by choosing the cheapest operator, and we found a staggering difference of £208 between packages to one New York hotel. Check our destination summaries, overleaf, for details of which tour operators were the cheapest and most expensive, based on two people sharing. The hotels we picked are to illustrate the range of prices available, rather than because we recommend them.

SAVE MONEY BY BOOKING DIRECT

With all four destinations it was possible to beat the brochure prices by booking the hotel and flight independently. But that usually means booking well in advance to get one of the limited number of cheaper air fares, whether on a budget airline or scheduled airline. Flight specialists and travel agents can cut down the time you spend searching.

For small, budget hotels, the best way to make savings is to phone the hotel direct. For the more expensive hotels, the biggest savings can be made by booking 'accommodation only' through a tour operator, as you get the benefit of its discounts. Hotel booking agencies also often offer discounts on hotels' standard prices, but they may deal with only a limited number of hotels.

Internet sites can offer savings of a few pounds per night (compared with the price quoted by the hotel), but unless you enjoy the search it's a fair amount of effort for a small saving. ▶



BARCELONA

Hotel Adagio (two-star)	Two sharing	Single
Cheapest package (Osprey)	£292	£326
Most expensive package (Sovereign)	£319	£343
Cheapest price booking direct	£201	£238

Hotel Claris (five-star)	Two sharing	Single
Cheapest package (Thomson)	£407	£545
Most expensive package (Travelscene)	£461	£603
Cheapest price booking direct	£325	£475

NEW YORK

PACKAGES

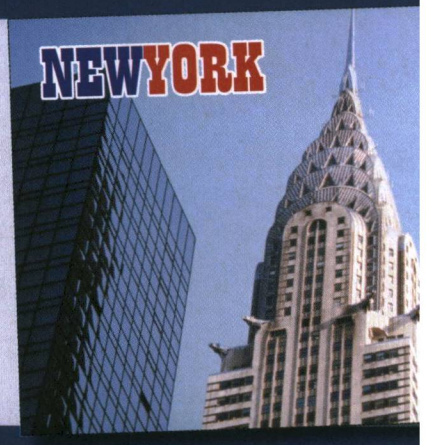
Prices for a three-night break in a fairly modest hotel typically range from £550 to £650 per person. At the upper end of the market, luxury hotels are £650 to £900 for three nights. Breakfast and transfers are not usually included, though Kirker includes taxi transfers on arrival.

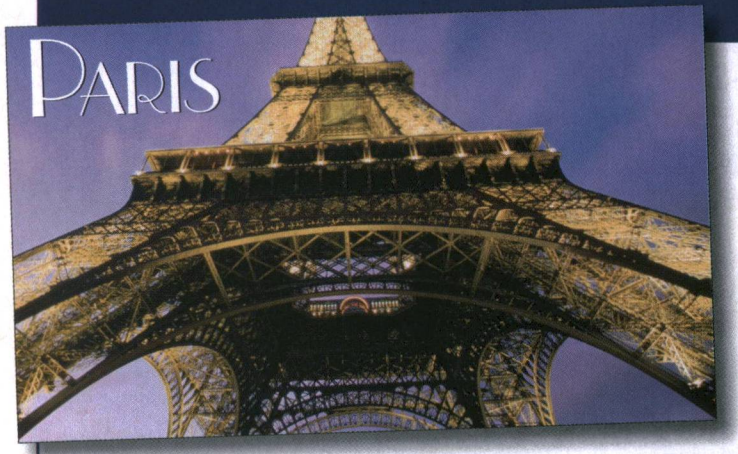
BOOKING DIRECT

The Edison quoted $292 (£203) per person for the three nights in June. The Essex House quoted $598 (£415) per person. You can get cheaper prices than these by booking 'accommodation only' through a tour operator. Three nights at The Edison is £194 through Sovereign, while The Essex House costs £378 through Cresta.

American Airlines, British Airways, Continental Airlines, United Airlines, and Virgin Atlantic, all quoted around £330. The cheapest fare we found was £320 through the flight specialist, Flights Direct. The most expensive was £343 through Bridge the World.

If you took the £320 flight and booked The Edison with Sovereign, this adds up to £514 per person – £36 less than the cheapest package. If you paid £320 for the flight and booked The Essex House with Cresta, you'd save £41 compared with the cheapest package.





PARIS

Hotel de Nemours (two-star)	Two sharing	Single
Cheapest package by Eurostar (Paris Travel Service)	£151	£187
Cheapest package by air (Paris Travel Service)	£175	£211
Most expensive package by Eurostar (Thomson)	£180	£210
Cheapest price booking direct (by air)	£116	£135

Hotel de Crillon (five-star)	Two sharing	Single
Cheapest package by Eurostar (Crystal)	£525	£805
Cheapest package by air (Crystal)	£545	£815
Most expensive package by air (Kirker)	£643	£965
Cheapest price booking direct (by air)	£464	£734

PRAGUE

PACKAGES

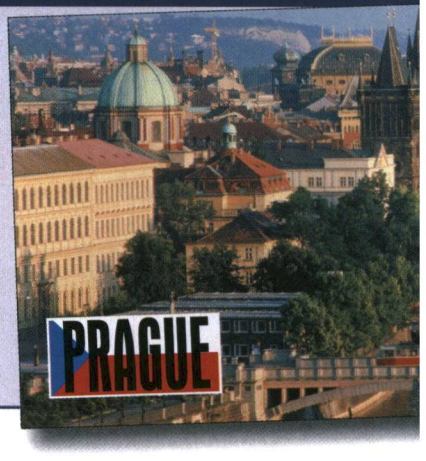
Prices for a two-night break in a two- or three-star hotel are around £300 to £400 in early June. A similar break at a four- or five-star hotel typically costs between £400 and £500. Arrival transfers are usually included and some tour operators include return transfers, too.

BOOKING DIRECT

You may feel more nervous about ringing hotels in Prague than in New York, but most big hotels have English-speaking receptionists. The Ibis Karlin Hotel quoted 3,890 Czech crowns (£76) per person for two nights. The Radisson SAS Alcron charges 11,145 crowns (£205), but is just £168 if booked through British Airways Holidays as 'accommodation only'.

Go offered us a flight for £163, while the most expensive fare was £248 with British Airways.

If we chose the £163 flight and booked two nights direct with the Ibis Karlin, we'd pay £239 per person – that's £62 less than the cheapest package price we found. If we booked the Radisson with British Airways Holidays we'd pay £331 per person (including the Go flight), compared with the cheapest package of £422. You would need to pay for transfers, however, which may be included in a package.



PACKAGES

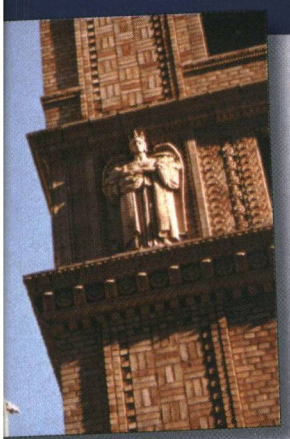
Weekend breaks in a two- or three-star hotel are typically between £250 and £350. You'd pay around £100 more per person to stay in a four- or five-star hotel. Transfers aren't usually included in the price, but Travelscene includes arrival transfer.

BOOKING DIRECT

Larger hotels will have English-speaking receptionists, but small ones may not. The Adagio quoted 13,374 pesetas (£53) per person for two nights. The Claris was 59,171 pesetas (£234) per person, but by booking it through Thomson on an 'accommodation only' basis you'd pay just £177.

The cheapest flight we found was £148 with Go, while the most expensive was £206 on BMI British Midland. British Airways was charging £181, and Iberia and EasyJet both quoted £160.

If we flew with Go for £148 and booked direct with the Adagio, we'd pay £201 per person – a saving of £91 compared with the cheapest package price. Flying with Go and booking the Claris via Thomson costs £325 per person, £82 less than the cheapest package of £407.



Edison Hotel (modest)	Two sharing	Single
Cheapest package (Sovereign)	£550	£727
Most expensive package (Thomson)	£618	£834
Cheapest price booking direct	£514	£678

Essex House Hotel (luxury)	Two sharing	Single
Cheapest package (Crystal)	£739	£1,084
Most expensive package (Kirker)	£946	£1,393
Cheapest price booking direct	£698	£1,150

PACKAGES

Two weekend nights in a budget hotel typically costs £150 to £250, while four- and five-star hotels cost around £250 to £550.

Many of the hotels are small and used by only one or two tour operators. Most operators offer travel by air or Eurostar for roughly the same price. Transfers aren't usually included in the price.

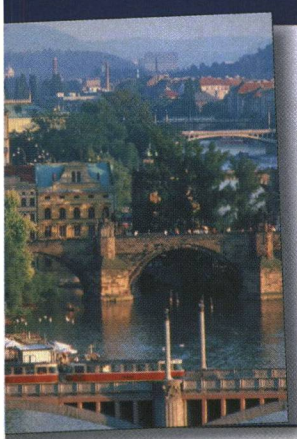
BOOKING DIRECT

Large hotels will have an English-speaking receptionist, but budget ones may not. The Hotel de Nemours charges 460FF (£47) per person for two nights, while the Hotel de Crillon quoted us 4,330FF (£434). However, booking the Crillon as 'accommodation only' with Crystal is just £395.

The cheapest return flight was £69 with Buzz; BMI British Midland was the most expensive at £103. An Apex ticket on Eurostar costs £70 return.

By taking the Buzz flight and booking direct with the Hotel de Nemours, we'd pay £116 per person – £59 less than the cheapest package. By staying at the Crillon instead, and booking a room through Crystal, we'd pay £464, compared with the cheapest air package of £545.

By Eurostar, we would pay a total of £117 at the Nemours or £465 at the Crillon, compared with the cheapest Eurostar packages of £151 and £525.



Ibis Karlin Hotel (two-star)	Two sharing	Single
Cheapest package (Cedok)	£301	£339
Most expensive package (Travelscene)	£363	£409
Cheapest price booking direct	£239	£283

Radisson SAS Alcron (five-star)	Two sharing	Single
Cheapest package (Cresta)	£422	£554
Most expensive package (Travelscene)	£480	£646
Cheapest price booking direct	£331	£576

TOP TIPS FINDING A GOOD DEAL

BOOKING A PACKAGE

- When comparing prices, check what is included. The difference in price may reflect a better room, extra services from the tour operator, a free map or guidebook, or more convenient travel times.
- **Many tour operators offer special deals at certain times, such as 'four nights for the price of three.' If you want the extra night, it may be cheaper to take a package rather than booking independently.**
- Avoid bank holidays if you can, both British ones and those in the country you are visiting, because they'll be busier and have a supplement of £15 to £20 per person.

BOOKING A HOTEL

- **Make a list of hotels in your price bracket, then read the Gazetteer for a candid opinion of the hotels. Ask a travel agent if you can see its copy, or search it on Virgin's website at www.virgin.net/travel/resortfinder/index.**
- Prices quoted on websites can look attractive, but check what they include before you book. Look out for cancellation charges, booking fees, and pre-payment requirements. A credit card number should secure your booking.
- **Agencies like Utell (see 'Contacts', p57) can instantly check prices and availability for some big city hotels, and may offer better rates than you would get by phoning the hotel yourself.**
- Many tour operators offer a hotel booking service, charging a fee of around £10 to £30 per person. For expensive hotels this can work out much cheaper than booking direct, since you benefit from the tour operator's discount.
- **Travel agents should be able to find you a cheap airfare quickly and easily, using their computerised systems and expertise. They can also book hotel rooms (sometimes at corporate rates). Some agents are better than others – see 'Which travel agent?', *Holiday Which?*, Autumn 1999, p162.**
- Some city hotels charge a hefty sum for breakfast on top of the cost of the room. It's usually cheaper to book just a room and buy breakfast in a local café.

BOOKING A FLIGHT

- **Book flights as far ahead as possible. There are sometimes last-minute bargains available, but the cheapest fares usually sell out many weeks before departure.**
- Flights on Friday, Saturday or Sunday usually carry a weekend supplement, so you can often save money if you avoid these days.
- **Some airlines offer small discounts if you book online rather than phoning sales staff.**

Crime surveyed

The truth about crime and why you still need to lock up

Simone Collins offers some practical advice on how to secure your property

One in 23 households was affected by burglary and one in eight vehicle owners by vehicle crime in 1999. But this is good news. According to the Home Office British Crime Survey 2000 (BCS), crime has dropped 10 per cent since 1997. In 1999 15 million crimes were committed, eight million of which involved the theft of property. The average value of a burglary haul is £1,273, and from vehicles it's £347. So, follow our tips to secure your property.

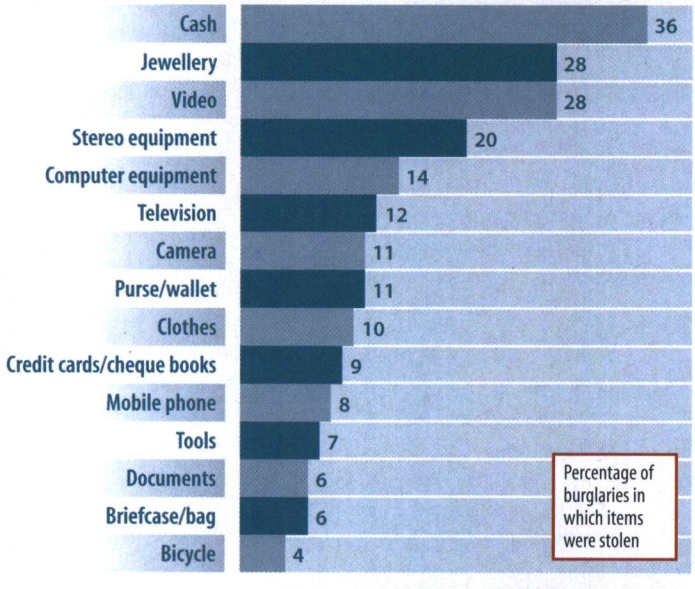
THE BRITISH CRIME SURVEY

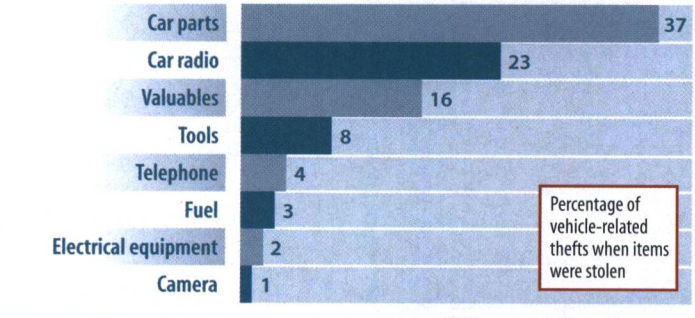
Top of the burglar's shopping list is cash, while car parts top the list of items most commonly stolen from vehicles. The tables below list the other most commonly stolen items. The statistics come from the BCS which asks 20,000 householders across England and Wales, every two years, about their experience of crime. It's a good way to judge the real extent of certain types of crime as it picks up on offences that go either unreported or unrecorded by police.

The latest Scottish equivalent wasn't available as we went to press, but early findings show an overall fall in crime of 13 per cent since 1995. There's no such survey for Northern Ireland.

THE THIEF'S SHOPPING LIST

Make sure you are insured and have your property security marked. The top table shows the items most commonly stolen from the home, and the bottom table shows the items most commonly stolen from vehicles.





Source: The 2000 British Crime Survey

LOCK UP

In one fifth of burglaries and one tenth of car-related thefts, entry was through an unlocked door or an open window. So even if you're just nipping out or away from your car for a few minutes, always lock up properly. Don't make a thief's life easy by leaving your car keys in the ignition or by the front door.

SECURING YOUR HOME

While the BCS found thieves' attempts to break-in or enter property were successful two-thirds of the time, it confirmed that homeowners with good security measures in place, such as plenty of door and window locks, are at far less risk.

A burglar alarm is a good deterrent – DIY ones should conform to BS 6707 and professionally installed ones to BS 4737. Contact your local police crime prevention officer for the details of local installers with a proven track record. Garden and exterior lighting can also be a good deterrent.

Doors

Burglars enter through a door more than two-thirds of the time – check that yours are secure.

Main doors These should be solid – at least 44mm thick if wooden – with strong (possibly reinforced) frames and hinges. Any decorative panels should be at least 9mm thick.

Front door A five-lever mortise deadlock (to British Standard BS 3621) and an automatic deadlocking rim lock should be fitted, together with a door viewer and

ILLUSTRATION ROBIN HEIGHWAY-BURY

chain or limiter. Secure both inner and outer porch doors.

Back door A mortise sash lock (BS 3621) and surface mounted key locks or mortise rack bolts are necessary.

Sliding patio doors You should have key-operated surface-mounted locks at the top and bottom and an anti-lift device.

Deception

Six per cent of burglars get in under false pretences so always think about who you're expecting, use the door chain, ask for identification, or phone the organisation the caller claims to represent to check.

> **Planting unfriendly thorny shrubs is a good idea**

Windows

Intruders enter through a window in around a third of all burglaries – have you got the following?

All windows All reachable windows (including those on doors) should be fitted with laminated glass and key-operated locks or sash stops. If replacing windows, consider fitting ones that meet BS 7950.

French windows Security pressbolts or mortise rack bolts should be fitted at the top and bottom of each door, and a five-lever mortise sash lock (BS 3621) on the door that opens first. If they open outwards, fit hinge bolts to protect the hinges.

Contact the supplier, the installer, manufacturer or a locksmith if you think your PVCu windows or doors need security improvements – you may do more harm than good by trying DIY improvements.

Outside

Burglars often enter from the side or rear of the property, so:

Garden Make sure the fencing or wall around your back garden is in good condition and high enough, preferably with trellis on top so that you can grow plants over – if more than two metres high, you may need planning permission. Garden gates should be equally high, and fitted with heavy-duty hinges and at least one bolt that's secured by a padlock. Preventing access through any side passages is a must. And planting plenty of 'unfriendly' thorny and spiny shrubs is a good idea. Don't leave garden tools or ladders unsecured, or anything else that could aid an intruder.

Shed Its panels should be solid with three strong hinges and two padlocks attached to the door.

Garage Hinge bolts, surface mounted bolts and a good mortise lock should be fitted to side-hung main doors. Up-and-over doors are less straightforward, so check with the manufacturer or a locksmith before you do anything – you may weaken them unintentionally and so invalidate your guarantee. Don't forget to secure any windows and any doors leading from the garage into your home, too.

SECURING YOUR CAR

As with burglary, the better your security, the less chance there is of your car being stolen or its stereo or any other parts or contents being taken. Around two-thirds of vehicle thefts are committed close to your home, and a fifth occur in car parks.

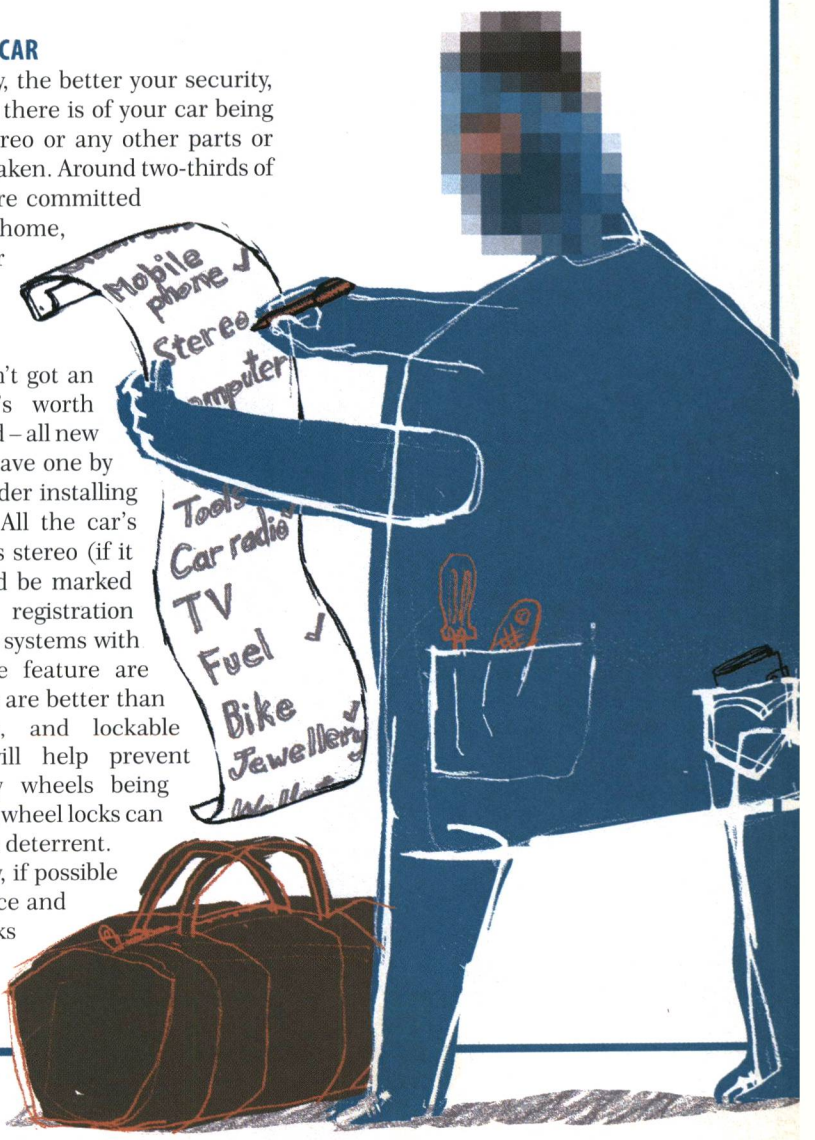
Measures

If your car hasn't got an immobiliser, it's worth getting one fitted – all new vehicles must have one by law – and consider installing an alarm, too. All the car's windows and its stereo (if it has one) should be marked with the car's registration number. Stereo systems with a security code feature are best. Deadlocks are better than ordinary locks, and lockable wheel nuts will help prevent expensive alloy wheels being stolen. Steering wheel locks can be a good visible deterrent.

Park carefully, if possible in a well-lit space and only in car parks with patrolling staff, CCTV cameras, or ticket barriers – preferably one that's part of the Secure Car Park scheme. Your car is less likely to be stolen if parked in your drive or garage rather than on the street outside. And try not to leave anything in your car, although, if you must, make sure it's out of view – preferably before you park so as not to attract unwanted attention. For more about car security see next month's *Which?*.

INSURANCE

Minimum levels of security and standards of installation may be required by your car or household insurer – so it's worth checking this before you do anything. Some measures may entitle you to a discount – however, take care to use everything you say you've got as if you don't, this may invalidate your claim.



GIZMOS TO GO

Dave Holes just loves gadgets. Here's his guide to the latest inventions

How can you tell whether the object of your desire is truly God's gift or, in reality, the devil's device?

We all love a gadget, that gizmo that promises to make some aspect of our lives easier, or simply more fun. But many of us have been stung before, enticed by some seductive-looking siren from the pages of a magazine only to find, all too quickly, that its beauty was only skin-deep and actually it's about as useful as a chocolate teapot.

How can you tell whether the object of your desire is truly God's gift or, in reality, the devil's device? Read on to find some gadgets which actually do what they claim.

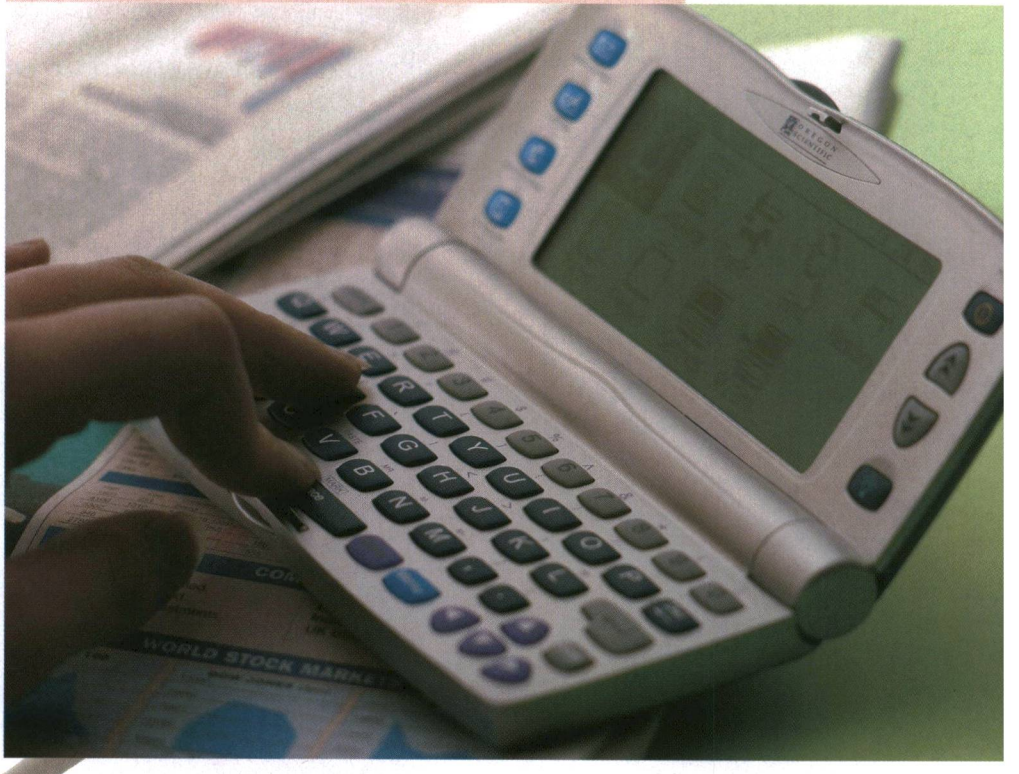
OREGON SCIENTIFIC POCKETMAIL VENUS PDA PRO £100

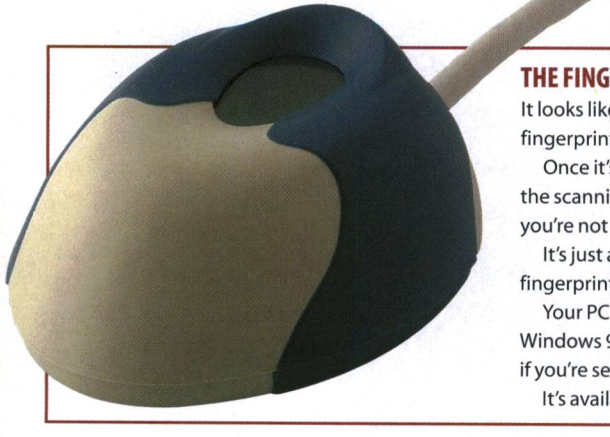
This gadget (below) lets you send and receive e-mails using virtually any type of phone (including mobiles), without the need for a PC. Type your message into the device, dial the service number, hold the device to the handset and press send.

There's no monthly subscription, just the cost of the phone call. A typical 200-character message will cost about 16p to send via a phone line.

It's also a personal organiser, address book, scheduler, memo, alarm and calculator. We found it easy to use, but hearing the instructions given over the phone can be tricky with the device held over the handset. You can't access the service by direct dial from all phones outside the UK.

It's available from Argos.





THE FINGERPRINT MOUSE 95745 £100

It looks like a mouse, but isn't one – this device scans your fingerprint before it'll let you log on to a PC.

Once it's learnt your print you simply place your finger over the scanning window (positioning isn't critical) and, provided you're not an intruder, you're given access in seconds.

It's just as quick as typing a password. And because your fingerprint is unique, it's far more secure.

Your PC needs a minimum of a 486/33 DX processor, Windows 95 and 16Mb Ram. Installation is a bit laborious but if you're sensitive about PC security, then this could be for you.

It's available from the Science Museum catalogue.

PLAWA SPYPEN £70

This small digital camera fits easily in your shirt pocket. But it's not exactly pen-shaped, despite the name. And it beeps whenever you take a picture which makes it unsuitable for clandestine photography.

You can't expect too much from a digital camera for £70 but the quality of the pictures is acceptable, although they are slightly pink-tinged. It stores 20 pictures at its best quality setting (or 80 at lower quality) and can double as a webcam if you wish.

Using it was simple, although the instructions are a bit mystifying, and we think it's quite a neat little device.

Contact the manufacturer (see 'Contacts', p57) for details of stockists.

THOMSON VIDEO SENDER VS 530CU £80

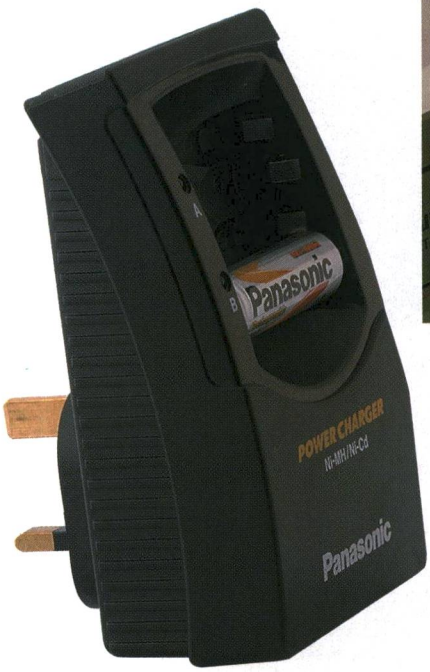
Without running cable all round your house you can watch digital TV or a video only on the TV connected to your set-top box or VCR – unless you buy a video sender.

Attach the transmitter to the output of, for example, your satellite TV box and it broadcasts to the receiver, attached, perhaps, to your bedroom TV. You can't watch a different channel upstairs from the one downstairs, though. Handily the bedroom unit relays remote control signals back to the base unit, so you can change channels say, from your bed.

Its range covers a normal-sized house and picture/sound quality is acceptable, though not as good as on the main set.

Installation is relatively easy but the instructions aren't great and you need to experiment a bit to find the best orientation for the aerials.

It's available from Comet, Currys, Dixons, and independent retailers.



PANASONIC BQ-360 POWER CHARGER £20

This is the first, fast, 'intelligent' battery charger we've seen. Chargers are generally either very slow (14 hours) or they 'guess' how long a battery needs charging. This can lead to overcharging, and potentially damaging, the battery or not giving it a full charge. This charger, for any AA or AAA batteries, is both quick (55 minutes for a single Nicad AA, 100 minutes for a single NiMH) and cuts off when they're fully charged.

It can hold two batteries, but charges one after the other, doubling the times given above. It's still much faster than a conventional charger, will treat your batteries with care and should maximise their life.

Contact the manufacturer (see 'Contacts', p57) for details of stockists.

POCKET FM RADIO 95776 £25

This miniature, clip-on FM radio is simple to use with just a tuning button and hi/low volume switch.

Sound quality is acceptable but reception isn't great. It picks up only the strongest stations in the area. Weaker stations are either ignored completely or, annoyingly, drop in and out as you move about.

It works but is a bit pricey for what it is. Other, similar miniature radios are available for less.

It's available from the Science Museum catalogue.

KING AVON GARAGE PARKING SIGNAL GPS1 £25

This small, battery-operated, device could stop you bending your car bumper when parking in a garage or driveway.

Its 'traffic light' indicators change from green to amber to red as you drive closer to it. You can set the red distance between 0.2 and 0.6 metres and it's accurate enough to prevent mishaps. The lights are only bright enough to be seen clearly in a garage or darkened driveway but, that apart, it may help avoid costly scrapes.

It's available from Index, Littlewoods and motor accessory shops.

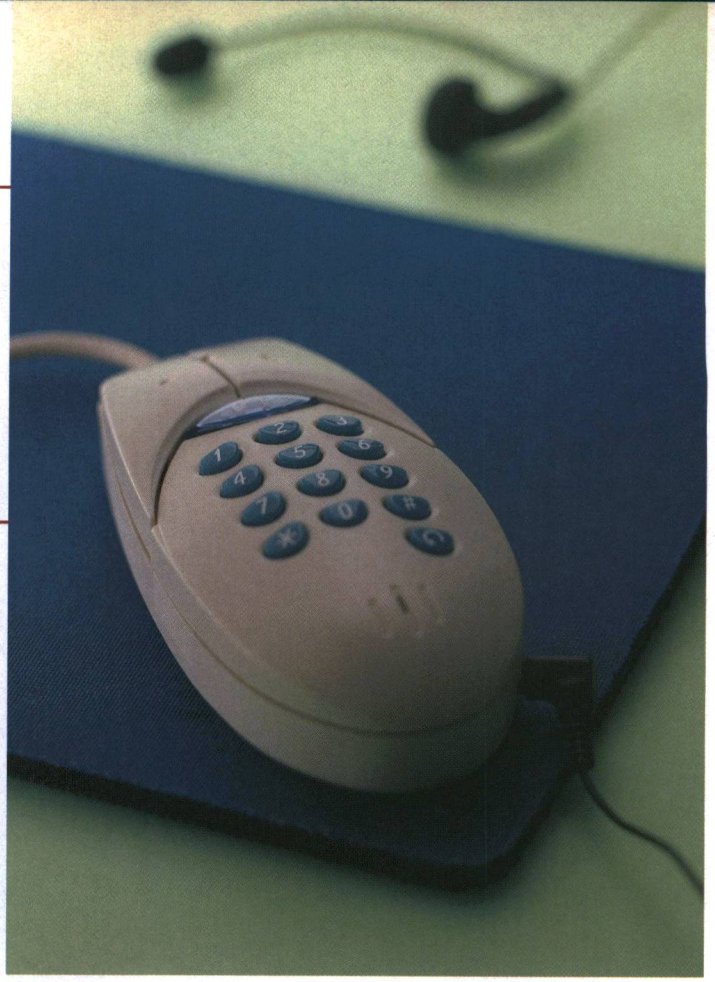
ZEON-TECH MOUSE PHONE MZ1025 £20

It's a computer mouse but it's also a phone. In addition to the standard two mouse buttons there's a telephone keypad, microphone and speaker built into this device.

You can either pick it up and use it like a telephone handset or, by attaching the supplied headset and using it in hands-free mode, you can use it as a mouse and a phone simultaneously.

Sound quality is acceptable, but the keypad is a bit fiddly. It's a novel idea and it works – but would you really find it that useful?

It's available from the Innovations catalogue.

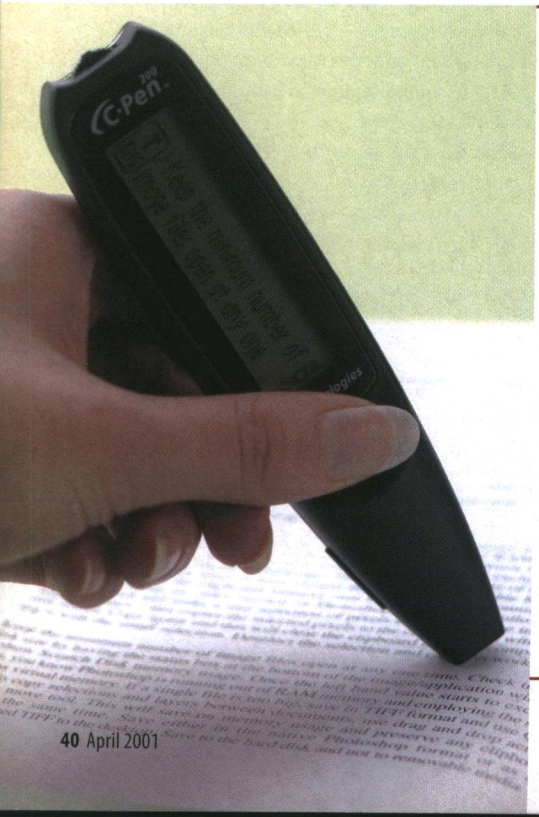


E-CLOCK £25

It looks like a normal alarm clock but you can choose the alarm 'sound' yourself.

Plug it into your internet computer and download any audio file (with a .wav or .vop suffix) you can find. The seller, www.gadgetshop.com, has a selection of sounds to get you started but there are thousands of others on the internet. A good place to start is uk.altavista.com; click on MP3/Audio and it lets you search for specific audio clips.

So, if you fancy being woken by the sound of church bells or a pig grunting, this may appeal, although note that the clock dial is small and vague and there's no light for night-time use. A new version, E-Clock 2, will allow you to download MP3 and JLW files, too.



C-PEN 200 £100

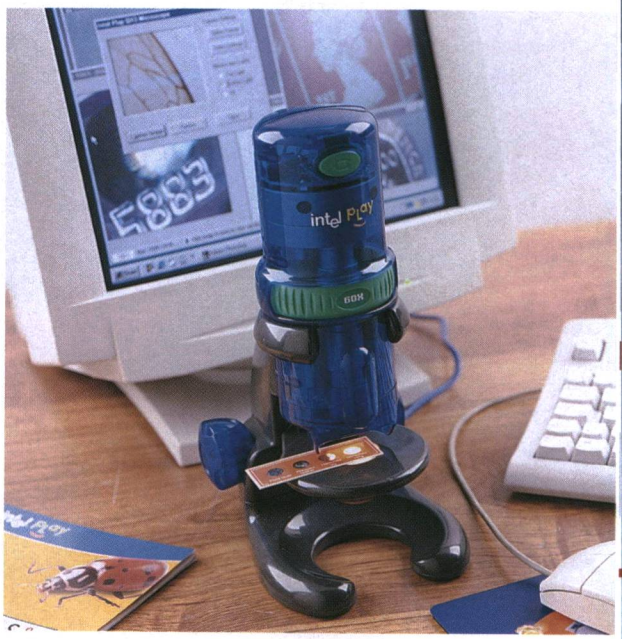
This small hand-held scanner looks like a large pen and, as you sweep it across printed text, the in-built display shows what it has read. You can download its contents to any computer with an infrared link.

We found accuracy was reasonable but not perfect, occasionally misreading some letters.

It's easy for both left- and right-handers to use and a potentially useful (though expensive) way to copy short sections of text – a small printed ad on a noticeboard perhaps.

It can hold over six pages of text, but it's too slow and inaccurate for long documents. It is to be replaced with the C-Pen 600 (£150) which has more memory and a bigger display.

Contact the manufacturers (see 'Contacts', p57) for details of stockists.



INTEL PLAY QX3 COMPUTER MICROSCOPE £80

See the world in microscopic detail without peering through a lens. This microscope magnifies by ten, 60 or 200 times and displays the image on your PC screen.

It has a reasonable 512x384 pixel resolution and you can capture a still picture, a time-lapse sequence (a seed germinating, perhaps) or a continuous movie (an insect walking along, for example). Then store it, print it, send it as an e-mail attachment or get creative using the supplied software to manipulate the image or add effects. Focusing controls are a little basic but it's very easy to use.

It works well and children and adults will find it fun but you'll need a minimum 200MHz processor, Windows 98, 32Mb of Ram and a USB port.

It's available from Argos, Comet, Dixons, Toys'R'Us and others.

PHOTOGRAPHY JAMES DUNCAN, JOHN TRENHOLM

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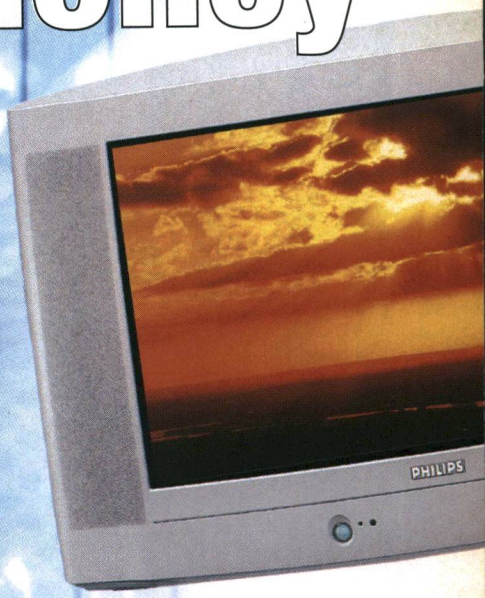

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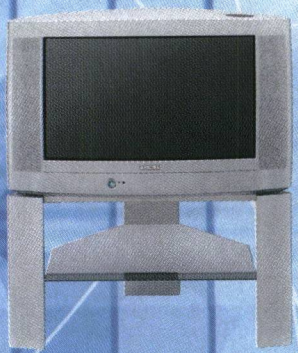

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Philips Widescreen Television 24PW6005C

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- Nicam stereo sound
- Incredible surround sound
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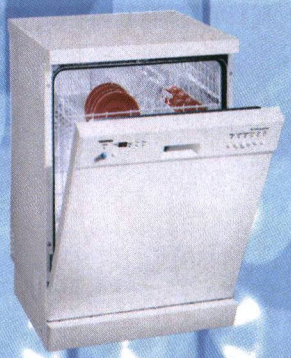

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LEGAL EXPENSES INSURANCE

Do you know what it is? Chances are you don't, but, as we've found, you might well be covered without even realising it

If you have a dispute with a surveyor who didn't spot a major roof problem when surveying the house you bought, it could cost you thousands of pounds to pursue a claim. If you're injured at work, or by tripping on a broken pavement, or in a car accident, you might want to pursue a case for compensation. Legal expenses insurance (LEI) is intended to cover the costs of pursuing a case to remedy these sorts of problem. However, the way LEI is sold, usually as an add-on to your home contents or car insurance, means that not only are many people unaware what they are covered for, some are unaware that they are covered at all.

LEI is worth having. If you aren't covered, you should consider taking it out next time you renew your car or contents policy. Bought as an add-on it costs between £10 and £20, and it covers most common disputes (see 'What's covered', below). LEI policies attached to car and to contents insurance cover different things, so you need LEI with both to be fully covered.

It is possible to buy a standalone policy that is not linked to your car or house insurance. This is more expensive (around £200 a year), but a wider range of eventualities is covered, such as major disputes over building work. Royal & SunAlliance is the main provider of standalone cover.

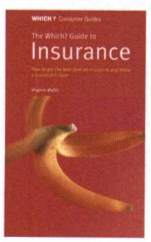
Both these types of LEI are known as before-the-event.

Alternatively, you can buy after-the-event LEI policies once you are in dispute – for more about this type of cover, see 'Need legal advice?', *Which?*, May 2000, p14.

The withdrawal and restriction of free legal assistance in England and Wales for certain types of civil claim means that it is now more important to have LEI as it allows many people to pursue cases who could otherwise not afford to do so.

Like all insurance, LEI policies have conditions that limit whether you can rely on it, so you should take time to find out what your policy covers. We've looked at the detailed wording of the policy documents for add-on LEI offered by seven of the major companies.

WHICH? BOOKS



The Which? Guide to Insurance (£10.99) covers all aspects of insurance. Call **0800 252 100** quoting code INS (WB0401) for your copy.

SOME YOU WIN

Someone crashed into the back of Sue Way's Ford Maverick as she was leaving a roundabout.

Sue was sure that the other driver was completely to blame, but the other driver's insurer, Royal Insurance, wanted to settle the insurance claim 50/50. Sue and her husband, Ed, refused to accept this as they would have lost their no-claims discount and have had to pay for uninsured costs – such as the policy excess and cost of a hire car.

So they turned to their legal expenses insurance, which they'd bought as an add-on to their car cover with Northern Star. With the assistance of a specialist uninsured loss recovery firm acting on behalf of the insurer, they started legal proceedings to sue the other driver for the cost of the repair and their uninsured costs. At first the other driver's insurer refused to budge, but it caved in when the date was set for a court hearing, and agreed to pay all the Ways' uninsured costs. The Ways held on to their no-claims discount.

Sue and Ed thought the service they received throughout was excellent, professional and competent, and were very pleased that they had taken out legal expenses insurance, which cost them about £9 a year.

WHAT'S COVERED

Most people have an idea of the main things their car and contents insurance cover. The same is not true of LEI. It does not cover you for all legal disputes. Nor will your insurer necessarily take your case on. Those selling it, usually staff at call centres, do not always mention exclusions and important conditions and, we found, sometimes couldn't or wouldn't explain the product properly to customers. Another

PHOTOGRAPHY MIKE FORD ILLUSTRATION PAUL BLOW

problem is that you sometimes don't get to see a policy booklet until after you've taken out cover. Often it's left to you to read the small print when it does arrive, but sometimes the legal language used makes it difficult to understand what's covered. In some cases, people aren't ever given a policy document (see 'Some you lose', p44).

Car LEI

This covers you and others in your car for pursing claims for losses that arise from accidents that aren't your fault. It generally covers the cost of pursuing a claim for compensation for injury and subsequent loss of earnings; damage to your car or property in it; and what are known as uninsured losses, such as your policy excess and the cost of car hire.

Although you buy LEI attached to your car insurance, your LEI insurer is sometimes a separate insurance company. Claiming under your LEI policy doesn't affect your no-claims bonus.

Household LEI

This covers a wider range of disputes than car LEI, and varies more from policy to policy. Sometimes called personal or family protection, it usually covers you and your family for death or injury due to negligence; disputes you might have over products or services you have bought or sold, including disputes over faulty goods and improvements on your house such as double glazing or a new kitchen; disputes over your contract of employment (such as unfair dismissal); and disputes with neighbours. Some policies define 'family' precisely: 'You, your spouse or partner, children (including any adopted and foster children), parents and other relatives who normally reside with you' (Royal & SunAlliance Legal Expenses). Others are quite general: 'You and any member of your family who always lives with you' (DAS Family Plus Legal Protection).

Cover for any one of these events is limited to a maximum – usually £50,000, but sometimes £25,000, for any one claim.

LEI probably won't cover you for defamation; disputes with members of your family (such as divorce); disputes with contractors who carry out major structural work on your house, such as an extension or loft conversion; or for disputes relating to your business or the amount of an insurance claim.

PITFALLS

The results of our analysis of the add-on LEI policies to car and contents insurance for seven main insurers reveal that there are a number of areas where consumers could run into difficulties.

Time limits

In most cases, you must report the incident giving rise to a claim within six months. For LEI attached to your contents insurance, there is often a qualifying period between the insurance being taken out and being able to make a claim. For example, if you want to make a claim for breach of employment contract, you can often do this only if the breach occurs once the insurance has been in place for three months. Eagle Star imposes a six-month time lag for disputes with neighbours. This doesn't usually apply to contracts entered into once the insurance cover has started (for example, if you buy something that goes wrong). One potential problem area is work carried out when you're considering buying a house. If you have a survey done before you complete, and take out LEI after you move, the surveyor's work probably won't be covered as it took place before you took out the insurance. Bear this in mind if you're considering changing your contents insurance.

"The way LEI is sold means many people don't know what their policy covers"

Will you succeed?

Just because you have LEI, you cannot assume that the insurer will take on your case. Insurers will only accept and continue to support a claim if they judge you have a reasonable chance of success. This is generally the case with any legal claim. This should be made clear when you take out the policy. We found four main problems with this. ▶

YOU MIGHT ALREADY HAVE COVER

Members of trade unions, professional bodies and motoring organisations may have access to free legal advice for relevant problems such as employment, personal injury, and car accident disputes. Check what cover you've already got before taking out LEI.

> People felt the solicitor was working for the insurer, not for them

No explanation when sold This condition is probably not explained to people when they take out cover. So it may come as a shock when you think you're covered, and the insurer refuses to back you.

Not clear in the policy Some policies, including Direct Line Motor Legal Protection, bury this condition within the text, so by reading the policy you might not notice it and realise its importance. A few policies did highlight it at the beginning, which is good practice.

What is 'reasonable'? Some policies don't say that the insurer has to give you its reasons for its decisions and, as our case study below shows, sometimes cover is withdrawn without explanation.

What if you disagree? You can dispute the insurer's decision, and some policies helpfully pointed out this specifically. If you have to argue to convince the insurer to take on your claim, you may have to pay for any evidence needed to make your case, which could be very expensive. 'We will not pay for legal costs and expenses incurred: ...in providing information or evidence we reasonably require to establish whether support can be provided for the Insured under this Cover' (Eagle Star Motor Legal Protection). Eagle Star told us that it will refund these costs if it does subsequently agree to pursue your case, although the policy doesn't make this clear.

CHOICE OF SOLICITOR

Most policies allow you to choose your own solicitor, but many say you can do this only once legal proceedings have started. The insurer may veto your choice, for example on grounds of expertise or cost. Prior to this, when your case is being investigated, and decisions are being made about whether to pursue the case or to negotiate a settlement, you may have to accept in-house staff or a solicitor appointed by the insurer. This is usually stated in the policy documents, but, if people aren't told about it when they buy the policy, or don't get a policy document, it may come as a shock when they need to make a claim.

If there's a dispute over a choice of solicitor, most policies have a procedure to deal with this. Many allow you a second choice, and if this still is not acceptable to the insurer, an independent opinion is obtained from another solicitor.

Most policies state that the Law Society will choose this solicitor. If the decision goes against you, you may have to pay the costs of obtaining that decision.

UNHAPPY WITH THE SERVICE

In the policies we assessed, there was no specific mention of what you should do if you're unhappy with the service given by your solicitor, or with the way your claim is progressing. There was also emphasis on the obligation of the policyholder to keep the insurance company informed and to respond to all requests for information. Conversely, there was hardly anything about how the solicitor or insurer will treat you. Poor communication, slow response to letters, and cases seeming to drag on are common problems with all types of insurance and solicitors, but what's peculiar to LEI is that you're dealing with a solicitor as well as an insurer. Some people we spoke to who were claiming under LEI said they felt as if the solicitor was working for the insurer rather than for them and that they felt excluded from what was going on. This might be exacerbated if the insurer has chosen the solicitor, and they are based far away, making meetings impossible. In fact the solicitor's principal duty is to the policyholder. The policies we assessed do not spell this out. Many problems could be avoided if the solicitor and insurer kept the policyholder better informed.

OFFER TO SETTLE

Once the case is started, most policy wordings state that you must accept any reasonable offer to settle made by the other side. If you do not want to settle, and choose to continue the case against advice, you may no longer be covered by insurance and so have to pay costs yourself from the point when cover ceases. You do usually have the right to fight this decision, by getting an opinion from another solicitor,

SOME YOU LOSE

J was on her way to work, overtaking a row of parked cars, when one of the cars pulled out in front of her taking off her front wing. The other driver initially claimed that she had been driving up the other side of the road, and tried to claim on J's insurance.

J had legal expenses as an add-on to her car insurance, although she had never seen the policy wording, and the insurer agreed to take on her case.

Then nine months into the case the insurer contacted J to say that it was pulling out as it didn't feel she had a reasonable chance of succeeding. J disputed the decision and convinced the solicitor to try to get the insurer to change its mind. Then a new piece of evidence came to light as the other driver admitted that she lived at the scene of the accident and had left home just before the collision. The LEI insurer agreed to continue the case. But another five months later, just three weeks before the case was due to go to court, J received a letter saying that the insurer was again withdrawing its support, although she wasn't given a clear explanation. J was told that if she wanted to continue, she would have to pay for the legal costs herself. J couldn't afford to do this, so she was forced to settle 80/20 in favour of the other driver. Luckily J's no-claims discount was protected, but it cost her £120 in policy excess and expenses.

but if the decision goes against you, you may have to pay all the costs involved.

IF THERE'S A DISPUTE

If you run into problems when claiming under an LEI policy, it's important that the insurer has a clear procedure for dealing with disputes. Most of the policies we looked at did explain what would happen if you and the insurer could not agree. This usually involved getting an independent opinion, or going to arbitration. Most policies were also good at giving contacts for complaints.

If you're not happy with the decision your insurer has made regarding your case, or with the way it's being handled, complain. You should start by following the insurer's internal complaints procedure. If that doesn't resolve the problem, you can complain to the Insurance Ombudsman and the General Insurance Standards Council as long as your insurer belongs to the scheme (as did all the insurers in our survey). If you want to complain about a solicitor, you can take this to the Office of the Supervision of Solicitors in England and Wales, the Law Society of Scotland or Law Society of Northern Ireland. (See 'Contacts', p57.) None of the policies we examined made any reference to the complaints channels for solicitors.

TOP TIPS

- Check both your household and car insurance policies – you may already have cover without realising.
- **Check you aren't paying for double cover. You may already have access to some type of free legal advice through, say, your union or professional body.**
- Read the small print. If you haven't been given a policy, ask for an explanation of your cover.
- **Beware time exclusions – you might not be covered for something, even though it has happened since you took out the policy.**
- Do not assume that the insurer will take on your case – it may refuse if it does not believe you have a reasonable chance of success.
- **If you disagree with any decision, you can contest it, but arguing your case could incur costs you may not be able to recover.**
- If you want to make a complaint, follow the procedure in the policy. If this isn't made clear, ring the insurer and ask how.

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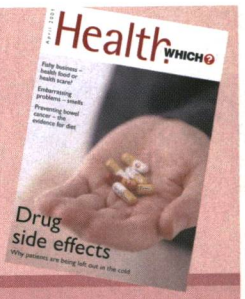
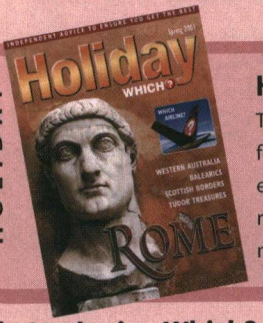


HOLIDAY



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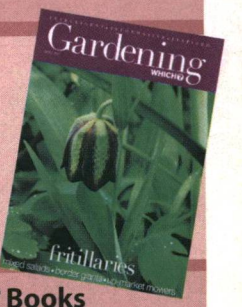
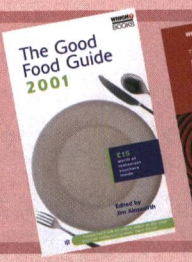
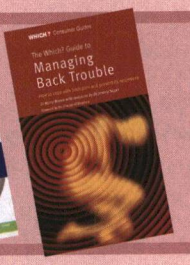


BOOKS





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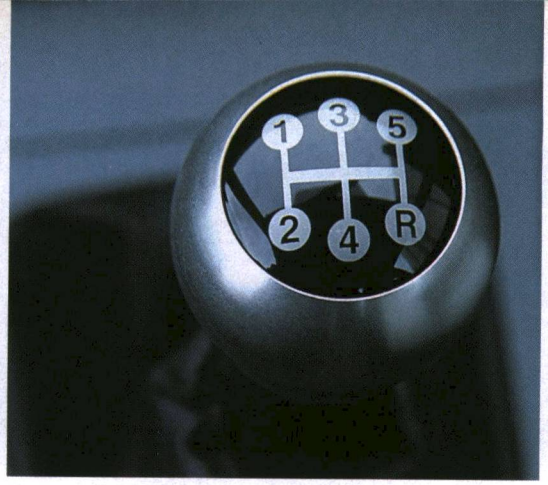


It's that annual chore. You take your car to a garage and wait on tenterhooks. Will it pass or not?

Guide to the MOT

Most of us have suffered the stress of a trip to the garage to get an MOT for our cars. But there's still widespread confusion over what's included in the MOT test and what an MOT certificate tells you about a car.

We explain what's in the test, and what's happening in the near future to improve MOTs – a new computerised system should make the test more reliable, and give the DVLA and police vital information. We also pass on some expert tips to help get your car through the test.

WHAT IS THE MOT?

1 THE MOT

All cars over three years old must have an annual MOT test. This checks that it meets minimum road safety and environmental standards. However, it looks only at certain items – it isn't a full mechanical check.

More than 19,000 garages are authorised to carry out MOTs, and these have to show the MOT logo (see below). Garages are allowed to charge a set maximum fee for a test. This is currently £34 for cars and £13.70 for motorbikes, though individual garages may charge less. The fees are reviewed, and set, annually by the government.

2 BUYER BEWARE

If you're buying a used car, you shouldn't rely on an MOT certificate to prove that the car is safe or that a car has a genuine history. More than 20,000 blank test certificates are stolen each year, and these are often used by car thieves to help sell cars to unsuspecting buyers. You can find out whether a certificate is stolen by ringing the Vehicle Inspectorate hotline on 0845 600 9577.

Even if a certificate is genuine, you should never buy a car on the strength of an MOT alone, because it's not a guarantee of a car's condition or identity. So if you're buying a second-hand car, it's worth having it inspected first by a mechanic.

3 VEHICLE INSPECTORATE

The Vehicle Inspectorate (VI) is the guardian of the MOT test. It authorises and checks testers and garages, and can take disciplinary action if MOTs aren't carried out properly. If you have a problem with the test or testing garage, you should contact VI.

WHAT'S IN A TEST

1 THE GROUND RULES

MOT testers use a manual which prescribes how the test should be carried out and includes pass/fail criteria. The tester should carry out inspections in special bays. You're entitled to watch the test from a viewing area, but you are not allowed to interrupt.

2 TEST ITEMS

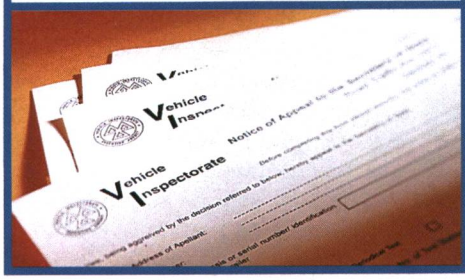
- **Lighting equipment** All your lights and reflectors should be intact and working.
- **Steering and suspension**
- **Brakes** The tester will examine all the brake components and carry out a performance test using specialist equipment.
- **Wheels and tyres** This includes your spare wheel.
- **Exhaust** The tester will examine your car's exhaust and carry out a detailed gas emissions test.
- **Seats and seatbelts** The seats must not move under heavy braking and seatbelts should be in good condition and be able to be worn correctly.
- **Visibility** The tester will check the driver's view of the road, the mirrors, and will examine washers and wipers.
- **General condition of car** The general condition of the doors and the vehicle structure will be assessed.
- **General items** Things like the registration plates, VIN, horn and fuel system are also checked.

PHOTOGRAPHY JONNY THOMPSON, AUTO EXPRESS

THE RESULT

1 FAILURES

If you think your car has wrongly failed the test, you can appeal. You'll need to fill in form VT17 (available from any MOT test garage) and send it to VI together with another full test fee. It will then arrange to check your car within five days. You have to appeal within 14 days, and your original test fee may be refunded if your appeal is successful.

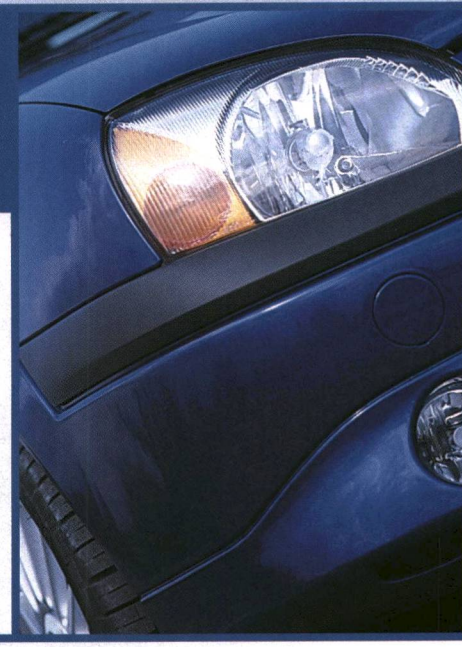


2 A WRONG PASS

If you think your car has wrongly passed the test, let VI know as soon as possible (up to a maximum of 28 days). It will carry out a free check.

3 TAKE IT AGAIN

If your car fails and you need work doing on it to correct faults, you're allowed one free retest, providing your car doesn't leave the test centre. For certain failure items listed on a poster in the garage (emissions or headlight aim, for example) you can take your car elsewhere to be repaired. And, provided you return to the original test centre before the end of the following working day, you'll be entitled to a free partial retest. Otherwise you will have to pay the full amount.



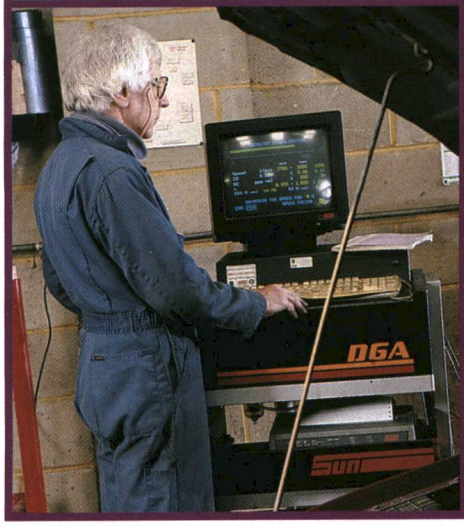
THE NEW COMPUTERISED SYSTEM

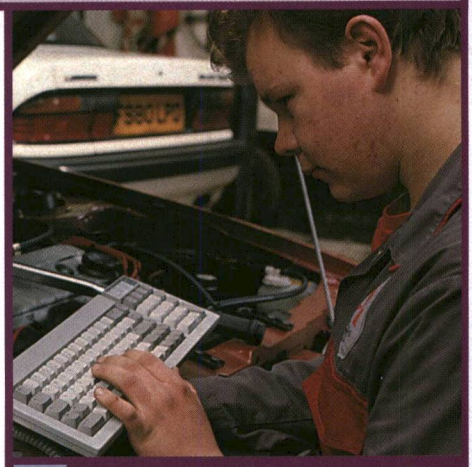
1 MORE RELIABLE TESTING

VI is currently developing special computer systems for use in testing stations, which it hopes will improve the MOT process. This new set-up will allow VI to monitor garages and testers much more closely.

Each tester will have an electronic smart card that allows them to work on only one vehicle at a time. It also means that testers can access online the latest information about a particular model.

VI will also be able to check easily that a garage isn't failing or passing excessively high numbers of cars.





2 MORE SECURE

Another improvement will be that the new MOT system will link into the vehicle licensing computer at Swansea and the police national computer. This will highlight any discrepancies in vehicle records. For example, if the vehicle identification number doesn't match up with the registration number, the car may be a 'ringer' – a stolen car given another car's identity. This will allow enforcement agencies to check suspicious vehicles.

When the scheme is up and running, VI will also run a customer call centre. If you're thinking of buying a used car, you'll be able to call up and check its MOT history to make sure it has a genuine mileage.

TOP TIPS

- Try to arrange your car's service at the same time as your MOT. Many garages offer a reduced price or even a free MOT if you combine the two.

- **The number one reason why cars fail is because of defective lights. So before your MOT, check these yourself. It will be cheaper for you to fit, say, a blown bulb or wiper blade, than to ask the garage to do it.**

- Look at your tyres. It may be cheaper to get problems sorted out before the test. Check the sidewalls for damage and measure the tread depth – it should be at least 1.6mm all the way around.

- **Your car shouldn't have a problem passing the emissions test if it is serviced regularly.**

- When buying a used car, never rely solely on an MOT certificate. But a car more than three years old must have one.

Design

The vacuum cleaner has been given a real dusting down in recent years. The stakes have risen, but what about quality?

New innovations and eye-catching designs, coupled with the popularity of hard floors, have created a whirlwind of competitive activity among vacuum cleaner manufacturers eager to stay one step ahead.

It was undoubtedly the launch of Dyson's bagless Dual Cyclone cleaner in 1993 that injected new life into the market. It set new standards for continuous dust pick-up, claiming not to lose any suction, unlike traditional cleaners with bags. Such technological change, combined with Dyson's fresh approach to design, has prompted many rival manufacturers to reassess their own products in recent years.

But this new generation of cleaners came hand-in-hand with higher prices. In 1999, the UK public spent nearly half a billion pounds on vacuum cleaners – more than half of which was on Dyson machines. Five years ago, the market was worth less than half this, which shows how much impact Dyson has had on sales and prices.

But while we seem more prepared than ever to pay higher prices for cleaners, there is also a wealth of cheaper models available – mainly compact, lightweight cylinders. Some of these are very good value, general-purpose cleaners, although they often lack the sophisticated filtration systems and features found on pricier models.

This polarisation of the market seems likely to continue, as manufacturers seek to improve suction and the efficiency of filters. Dyson and Electrolux are also developing 'robot' cleaners, but such futuristic technology will come at a price – Dyson's DC06, anticipated by 2002, is expected to cost around £2,500.

Confused by the choices? We've tested ten cleaners and filtered the substance from the style.

CYLINDERS VERSUS UPRIGHTS

Upright cleaners are still more popular in the UK than cylinders, although we found that cylinders were generally easier to use

PHOTOGRAPHY IAIN BAGWELL

of the times

and better at picking up dust. Uprights have rotating brushes (beater bars), which tend to make them better for challenging tests such as picking up pet hair. However, three of the cylinders tested – the Dyson, Miele and Morphy Richards – have power or turbo heads, which mimic the action of a beater bar. The Miele removed more pet hair than the other cylinders on test.

HARD FLOORS

Around one in seven households in Britain now has a wooden floor of some kind, while sales of fitted carpets have dropped in recent years. Concern about dust mite allergen in carpets, and the influence of DIY home decoration programmes on TV, has prompted many people to rediscover their floorboards, and boosted sales of laminate floorings, tiles and rugs.

In response, we've devised a new test to measure how well cleaners pick up dust from hard floors, using the setting recommended by the manufacturer. Some settings wouldn't be practical for cleaning large areas of hard floor – for example, some suggest using the hose and small brush attachment. Other cleaners automatically adapt to any kind of floor, we tell you which ones in the tables overleaf. Interestingly, the Miele comes with a special parquet floor head, which has horsehair bristles designed to protect the floor. However this fared poorly in our hard floor dust pick-up test – see table overleaf.

BAGS AND FILTERS

We've looked at the costs of bags and filters for each of the cleaners on test, as this can vary greatly. Generally, bagless cleaners with lifetime or washable filters – such as the Dyson and Electrolux models – are the cheapest to run. HEPA (high efficiency particulate air) or S-class filters tend to be expensive to replace, although they may make a big difference if you have an asthma or allergy sufferer in the house. The Miele isn't supplied with a HEPA filter as standard, but we used one for some tests as the manufacturer recommends it.

In the summary boxes overleaf, in addition to the prices for bags and filters, we show an annual running cost rating for each cleaner, based on using it for about an hour every week. We've assumed bags are replaced when full, and filters changed as recommended by the manufacturer. Up to £15 per year is classed as a low running cost, up to £30 medium, and up to £45 high.

SPECIAL FEATURES

Many of the cleaners on test claimed to have special features, so we tried them out to see whether they're worth having.

The Hoover Purepower 1600 has a boost button that increases the suction power for five seconds. We found that this cleaner was very good at dust pick-up anyway, but the boost could be useful for heavily soiled patches, say. The Panasonic Icon has 'intelligent' suction control that varies the cleaner's suction power according to the amount of dust it detects. This worked well, and saves on electricity and time when the carpet isn't very dirty.

The Dyson Motorhead DC05 and Sebo Automatic X4-Extra machines both come with dry carpet-cleaning powder. Dyson's Zorb powder worked as well as many stain removers on red wine and mud stains (see 'The dirty dozen', *Which?*, February 2001, p18), but wasn't particularly easy to use on larger areas of carpet, as powder collected on the head. Sebo's duo-P powder was marginally better on stains and easier to apply and remove than the Zorb. But claims that the powder controls the build-up of dust mite allergen seem unlikely – the cleaner removed more allergen from the carpet when used without the powder.

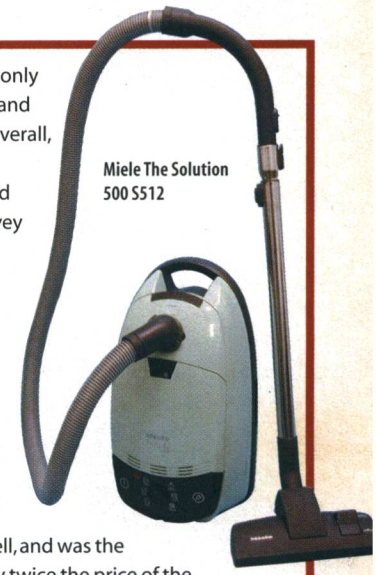
The Samsung claims to combine the performance of bagless cleaners and those with bags, via its Twister two-stage dust collection system. The extra canister collects larger particles, so the bag should last longer, and not get clogged. It had good sustained dust pick-up, although allergen pick-up was poor.

The LG's vibrating Sani Punch head claims to remove dust mites from blankets, beds and upholstery without sucking up loose materials. With hooks and suckers on every leg, mites are difficult to remove by vacuuming or vibration – we found lots of live mites on our test blankets after using it.

BEST BUY

It's still difficult to find a good all-round cleaner that not only picks up dust well, but also copes with allergen, pet hair and hard floors. We've picked out two Best Buys that did well overall, although others may be better for certain tasks.

Cylinder cleaners tend to be more reliable than uprights, and this has been confirmed by our latest member survey. Full survey results will feature in next month's *Which?*, but we've included reliability details for some brands here to help you choose.



Miele The Solution 500 S512

The **Miele The Solution 500 S512 £170** has a power head that was very good at picking up dust and pet hair. It is easy to use and Miele cleaners are more reliable than average. It comes with a parquet floor head, but its pick-up wasn't impressive on hard floors. It's available from Allders, John Lewis and Powerhouse. To add the HEPA filter we used is £25 extra, but Miele is launching The Solution HEPA next month for around £200.

The Dyson Motorhead DC05 also performed very well, and was the best cylinder cleaner on test for hard floors. It's nearly twice the price of the Miele, but with no bags, and with washable filters, there are no running costs.

However, Dyson vacuum cleaners came out as below average in our latest reliability survey, which means that we are not making it a Best Buy.

If you're after an upright cleaner, the **Panasonic Icon MC-E583K £125,** from Comet, had good dust and allergen pick-up, is also suitable for hard floors, and Panasonic cleaners are more reliable than average. However, it was poor at cleaning edges, and opening the casing to change bags and filters was difficult. It's due to be replaced but stocks should be available until the summer.

The Hoover Purepower 1600 U3160 £150 was impressive in most of our tests, but Hoover's upright cleaners are among the least reliable we've come across in our member survey, so we are unable to recommend this model as a Best Buy.

Panasonic MC-E583 K

Cylinders

DYSON MOTORHEAD DC05 £320

With no bags and filters to replace, the Dyson has **no** running costs.
Washable pre-motor filter and lifetime HEPA filter
Zorb carpet dry-cleaning powder **£7.95** for 500g

LG MAGIC BLUE V-4200HTV £80

The LG has small bags, so you'll get through lots of them – it has **medium** running costs.
Pack of five bags plus foam filter (replace every five bags) **£3.75**

MIELE THE SOLUTION 500 S512 £170

With bags and a HEPA filter to replace, the Miele's running costs are fairly **high**.
Without the HEPA filters its running costs are **medium**.
Pack of five bags plus super air clean filter **£6.35**
Active HEPA filter (replace annually) **£25**

MORPHY RICHARDS PREMIAIR 1700 TRIO 70032 £90

With bags and an S-class filter to replace, running costs are **high**.
Pack of five bags **£4.70**
S-class filter cassette (replace every six months) **£12.40**
Exhaust filter x two (replace annually) **£2.65**

SAMSUNG VC-6814VN £80

The Twister canister saves on bags, but running costs are still **high**.
Pack of five bags **£5.99**
Microfilter (replace annually) **£7.10**
Exhaust filter (replace every six months) **£3.70**

	Dyson Motorhead DC05	LG Magic Blue V-4200HTV[1]	Miele The Solution 500 S512[2]	Morphy Richards PremiAir 1700 Trio 70032	Samsung VC-6814VN
Specification					
Price (£) 1▷	320	*80*	170	90	*80*
Weight (kg)	7.8	6.4	8.7	7.1	6.8
Reach from plug (m)	10.5	8.9	10.8	13.7	9.3
Features					
Bagless	✓				
Telescopic tubes 2▷	✓	✓	✓	✓	✓
Swivel connection for hose 3▷	✓	✓	✓	✓	✓
Setting/tool for hard floors	✓	✓	✓	✓	✓
Power head 5▷	✓		✓	✓	
Performance					
Cumulative dust pick-up 6▷	★	◒	★	☆	☆
Pet hair pick-up 7▷	○	●	☆	◒	◒
Allergen pick-up 8▷	☆	◒	○	○	◒
Allergen emission 9▷	☆	◒	★[3]	☆	○
Cleaning edges	☆	●	○	☆	☆
Noise	○	☆	★	☆	○
Dust removal from hard floors 10▷	★	☆	◒	◒	☆
Convenience					
Manoeuvrability	☆	☆	☆	☆	○
Cleaning stairs	★	○	☆	☆	○
Using hoses and extension tubes	☆	○	☆	◒	☆
Using accessories and tools	☆	●	☆	☆	★
Using controls	○	☆	★	○	☆
Changing dust bag/canister	●	◒	☆	●	☆
Changing filter	☆	☆	☆	☆	☆
Total test score	85	50	85	69	72

1 Floor head has been amended since our tests, which LG claims improves dust pick-up
2 Launching The Solution HEPA in May for around £200
3 With HEPA filter

Uprights

	Electrolux Cyclone Powerplus Z4685	Hoover Purepower 1600 U3160	Panasonic Icon MC-E583K	Sebo Automatic X4-Extra[1]	Sharp EC-12S11
Specification					
Price (£) 1▷	190	150	125	240	80
Weight (kg)	9.2	7.1	8.3	8.2	7.5
Reach from plug (m)	7.9	9.1	8	10.5	6.2
Features					
Bagless	✓				
Tool storage on cleaner	✓	✓	✓	✓	✓
Swivel connection for hose 3▷	✓	✓	✓	✓	
Variable suction control		✓	✓		
Automatic cord rewind			✓		
Auto carpet height/floor adjust 4▷			✓	✓	✓
Reusable bag					
Setting/tool recom'ed for hard floors		✓	✓		
Performance					
Cumulative dust pick-up 6▷	☆	☆	☆	○	◒
Pet hair pick-up 7▷	☆	☆	○	★	☆
Allergen pick-up 8▷	☆	☆	☆	☆	☆
Allergen emission 9▷	☆	★	☆	★	◒
Cleaning edges	☆	◒	●	◒	●
Noise	●	○	○	○	◒
Dust removal from hard floors 10▷	◒	◒	★	★	☆
Convenience					
Manoeuvrability	○	☆	○	☆	◒
Cleaning stairs	☆	★	○	☆	○
Using hoses and extension tubes	○	☆	☆	☆	◒
Using accessories and tools	○	○	○	○	☆
Using controls	●	○	☆	○	○
Changing dust bag/canister	●	☆	●	◒	☆
Changing filter	○	☆	◒	☆	★
Total test score	66	75	72	72	52

1 Brush speed reduced since our tests. Sebo claims this reduces noise and improves pick-up

NOTES
The vacuum cleaners highlighted in **red** appear in the Best Buy Guide, p49.

Specification
1 This is the price you can expect to pay by shopping around. For models that aren't widely available, we give the manufacturer's guide price in *italics*.

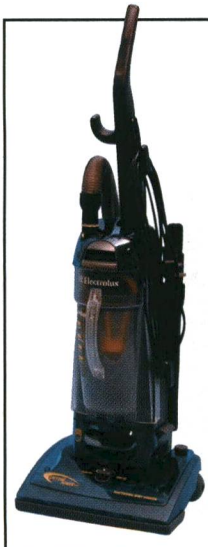
Features
2 You can adjust telescopic tubes to suit your height.
3 Hose swivels where it meets the tube or body.
4 Some vacuum cleaner heads need to be set differently for long- and short-pile carpets, and hard floors. It's more convenient if it has automatic adjustment.
5 Power heads incorporate a rotating brush to beat the carpet in a similar way to brushes on upright cleaners.

Performance
6 We spread dust on a carpet, then measured how much each cleaner could pick up. To simulate real use, we then added more dust to the carpet and again measured the amount picked up with a partly filled dust container.
7 We rolled a mixture of pet hair on to a short-pile carpet. After vacuuming, we assessed how much hair the cleaner had left behind, by picking it up with sticky-backed plastic.
8 We spread dust containing dust mite allergen on to a carpet, then vacuumed it. This rating is based on the amount of allergen left on the carpet, the amount of allergen and dust collected in the bag and the amount of allergen emitted.
9 We fed a mixture of mineral dust and cat allergen into the hose of each cleaner, and measured the allergen blown out.
10 We spread some dust and sand on to a laminate wooden floor and measured the amount picked up using the manufacturers' recommended hard floor setting.

TOTAL TEST SCORE
This score ignores price and is based on:

Dust pick up	50%
Convenience	25%
Allergen emission	10%
Dust removal from hard floors	10%
Noise	5%

KEY
★ ☆ ○ ◒ ●
best — worst
✓ has this feature



ELECTROLUX CYCLONE POWERPLUS Z4685 £190

No bags, and washable filters mean the Electrolux should have **no** running costs.
Washable foam and HEPA filters

HOOVER PUREPOWER 1600 U3160 £150

The Hoover has **medium** running costs, as you'll need to replace bags, S-Class and other filters.
Pack of five bags **£4.07**
Filter pack of S-Class filter and four pre-motor filters (replace every three to 18 months, depending on filter) **£20.20**

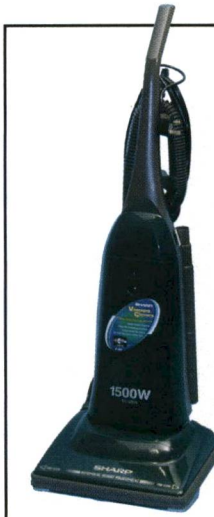
BEST BUY

PANASONIC ICON MC-E583K £125

Washable filters and large bags mean running costs are **low** for the Panasonic.
Pack of five bags **£3.85**
Lifetime HEPA filter and washable central filter

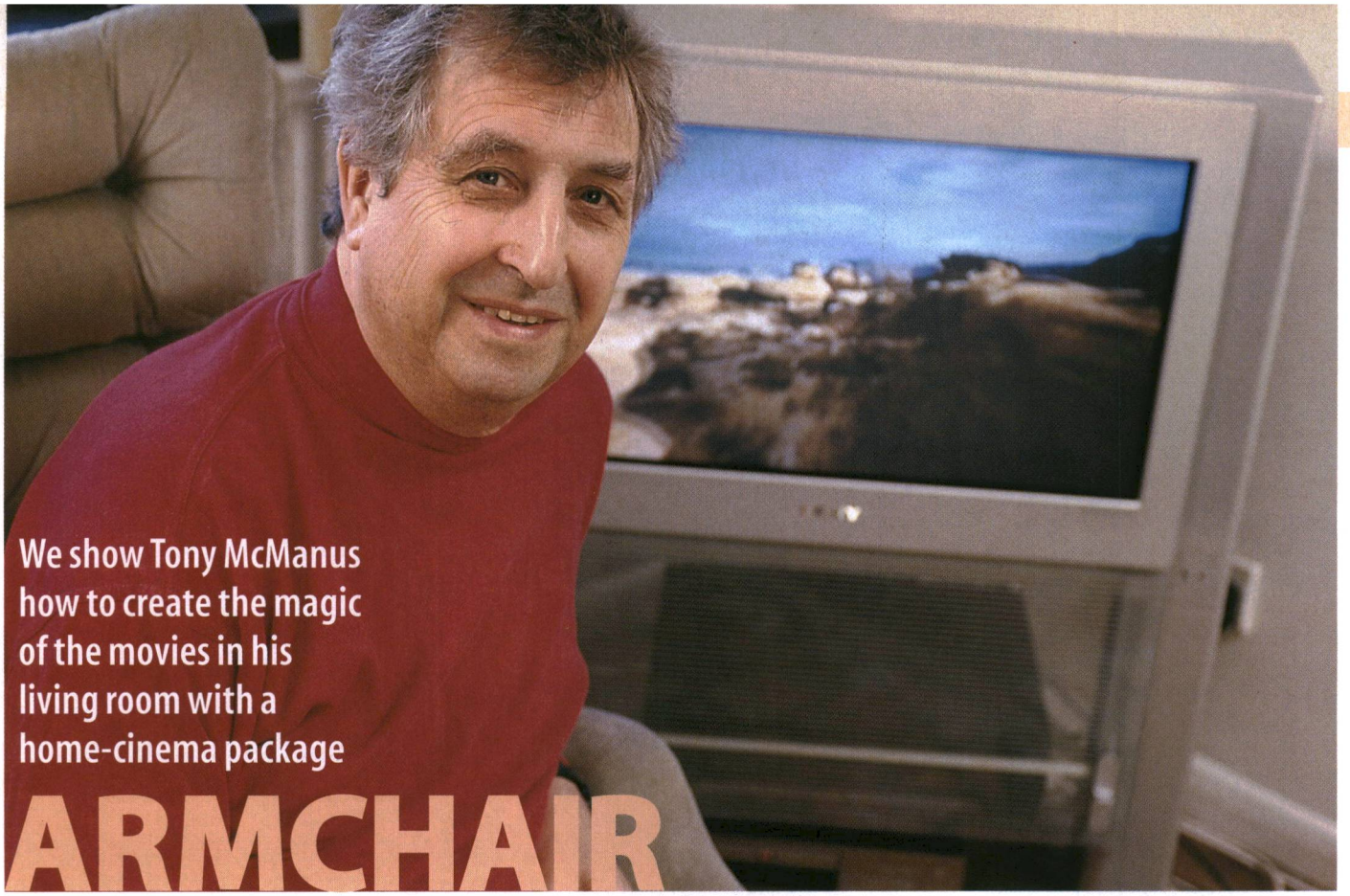
SEBO AUTAMATIC X4-EXTRA £240

Large bags and long-lasting filters means **low** running costs, unless you use a lot of Sebo's duo-P carpet cleaner.
Pack of ten bags **£6.95**
Microfilter **£7.95**
Exhaust filter **£1.95** (replace both every 20 bags)
duo-P **£6.95** for first 500g; **£2.95** for 500g refill



SHARP EC-12S11 £80

Large bags and washable filters mean the Sharp has **low** running costs.
Pack of three bags **£4.70**
Washable filter



We show Tony McManus how to create the magic of the movies in his living room with a home-cinema package

ARMCHAIR CINEMA

Tony McManus recently bought a good quality widescreen TV and DVD player. He was pleasantly surprised at how much they improved the image on his screen and was curious to see whether a home cinema surround-sound system might make watching TV even more enjoyable.

Home cinema systems aim to recreate cinema surround sound and bass frequency effects in the home. This is particularly appealing to fans of Hollywood blockbusters where the full impact of many films is achieved with atmospheric effects. For example, surround-sound speakers can help to mimic the ambience of a busy street scene or the explosions and gunfire of a battle scene. This can add to your sense of being there when watching a film.

Tony's main concerns were that he didn't want to clutter up his living room with large speakers and he wanted a fairly good quality system for less than £700.

1 OPTIONS FOR HOME CINEMA

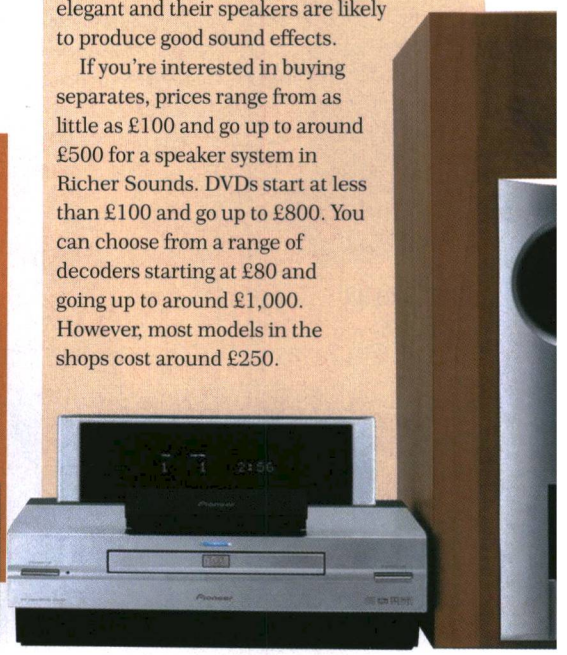
To transform his existing equipment into a home-cinema set-up, Tony needs to add a suitable set of surround-sound speakers. To translate the DVD's digital signal and the TV's sound into surround sound, he also needs a decoder and amplifier (which come in one box). Tony has three main options. He can select a home-cinema kit which consists of all these components except the TV (the DVD can also be omitted if you already own one), or he can buy a separate set of speakers and a decoder and amplifier and build a 'DIY' separates system. Alternatively, he can buy a surround-sound TV with all the essential components built in. Since Tony already owns a good quality TV and DVD, the choice falls between buying an off-the-shelf home-cinema package or building a DIY separates system.

2 WHAT'S IN THE SHOPS

Off-the-shelf home-cinema kits are widely available from electrical retailers. We explored the options on offer in typical high-street stores.

There are several compact packages which consist of a decoder/amplifier and speakers which are available for less than £500. Our experts thought that the speakers they saw at this price, which were small and lightweight, were unlikely to be good quality. However, kit systems priced at £600 or more (some of which had built-in DVD players) came with better speakers. Systems at the top end of the price range cost around £1,000 and include brands such as Bose and Arcam. These more expensive systems look elegant and their speakers are likely to produce good sound effects.

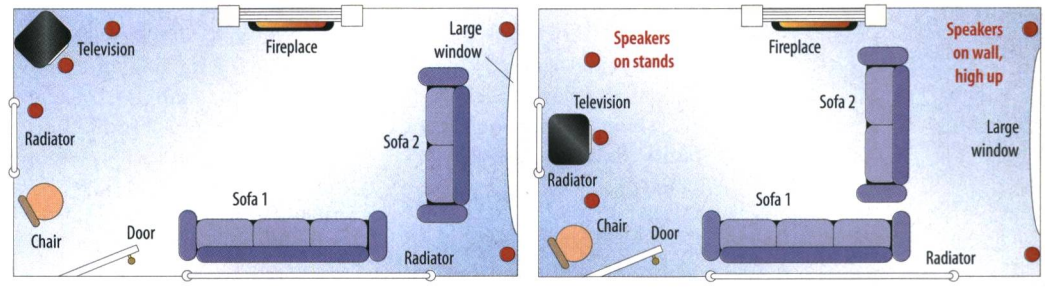
If you're interested in buying separates, prices range from as little as £100 and go up to around £500 for a speaker system in Richer Sounds. DVDs start at less than £100 and go up to £800. You can choose from a range of decoders starting at £80 and going up to around £1,000. However, most models in the shops cost around £250.



PHOTOGRAPHY JOHN TRENHOLM

POSITIONING YOUR SPEAKERS

For best results, a home-cinema system should be set up with the TV positioned directly in front of the audience, and the central speaker (for dialogue) in front of it. The front and rear speakers should be placed equidistant from the TV, ideally with the front speakers about two metres apart. The sub woofer's position isn't so crucial, but it shouldn't be placed too far away from the centre or it could spoil the surround-sound effect.



Our experts recommended the above options for reorganising Tony's living room to get the best effects from a home-cinema system. The red circles represent the positions that the surround-sound speakers should be placed.

3 MAKING SPACE

Recreating the thrills of the local Odeon or ABC will inevitably involve a degree of disruption to your living room to accommodate all the kit. To get the full effect of home cinema requires six speakers to be connected – two front, one centre, two rear and one sub woofer (for bass sounds) – ideally positioned as shown in our diagrams, above.

The components of DIY separates systems – particularly speakers – tend to be larger than those of kit packages, so you'll need sufficient space in your living room, or even a dedicated TV room. Hi-fi manufacturers are aware that, like Tony, many consumers have aesthetic and practical concerns about introducing the necessary hardware into their living rooms. As a result, kit systems are available at all price levels with small, discreet components which have been designed to fit into homes as unobtrusively as possible.

TOP TIPS THINGS TO CONSIDER

Before splashing out on a home cinema system, you should consider the following points.

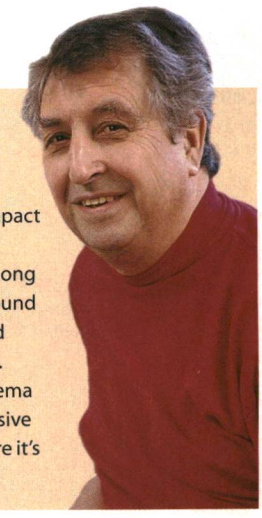
- Will it significantly enhance the type of films you like to watch?
- **Is your living room big enough to accommodate the amount of equipment you would need to install?**
- Home cinema is mainly about 'effect' and is not intended to give the same quality of reproduction as your hi-fi system. If you intend to play audio CDs through your DVD player, you should consider buying a larger system with high quality speakers.
- **You should have a good quality TV – preferably widescreen.**
- For best results, the five main speakers need to be matched tonally so buying in kit form is the simplest option.

4 THE BEST OPTION FOR TONY

Our experts felt that the best type of system for Tony would be a home-cinema kit (minus the DVD). The speakers of systems in the mid-price range – between £600 and £1,000 offered reasonable sound quality for the purpose, despite being considerably smaller than traditional bookshelf models. As home cinema is aimed at providing dynamic sound effects, our experts felt that if Tony wanted to spend more than £1,000 on one of the more expensive models, it would be worth considering larger speakers than those offered in kit packages to get the best possible result. At the other end of the spectrum, our experts did not feel confident that the sound quality of those packages costing less than £500 would be good enough for them to recommend.

5 TONY'S VIEW

To give Tony an idea of what to expect from a home cinema system, we demonstrated a range of films to him using a typical home-cinema system which we set up in our laboratory. Tony was impressed by some of the more dynamic surround-sound effects that it produced but did not feel that the more subtle ambient effects (such as the hustle and bustle of the press conference scene in Notting Hill) were worth having. Tony thought the surround-sound system was great for providing realistic sound for blockbuster films and that it brought to life the nature documentary we showed him. However, he generally prefers to watch classic films or documentaries rather than blockbusters, which wouldn't make full use of a surround-sound system. From what was on offer in the shops, Tony was impressed with the wide range of compact pre-packaged kits available. He thought they would minimise clutter in the living room. His favourite kit among the ones we viewed was a Pioneer system priced at around £700. It was attractive and small with reasonable sound quality and was the type of system Tony would choose. However, he's still not sure he wants to get a home-cinema system. As he summed up: 'Home cinema gives impressive effects, but with all the equipment involved, I'm not sure it's right for my living room.'



Got a question for our experts? Want to air your views? Have your say on these pages. This month, your questions about gardening

ASK THE EXPERTS

Rose Ward, advice team manager for Gardening Which?, *answers your gardening queries*

Productive patios

I'd really like to try growing vegetables, especially salads, but I've only got a patio. What can I grow?
Sally Lowe
St Ives

A Almost all veg can be grown in pots, provided you can keep them watered and they're big enough to allow enough root space – 25cm across and 20cm deep is a minimum for most crops. One good choice is French beans. They have pretty flowers, and some varieties have attractive purple, yellow or red-streaked pods. Lettuces, radishes and spring onions are quick and easy and don't take up much space, or you could branch out into more unusual salads like rocket, raddichio and Chinese red mustard. You can also grow tomatoes, peppers and chillis but you'll need to start them off on a warm windowsill (you can grow the tomato variety 'Tumbler' in a hanging basket).

Use a multipurpose compost, buy young plants if you don't want the fuss of raising from seed, and feed after four weeks.

Basket case

I'd like to have hanging baskets at the front of my house, but I'm worried they may be stolen. How can I make them safe?
Anne Bland
Gateshead

A The chains are usually the weak spot, so you could use a design by Lincoln Wrought Iron where the basket is directly supported by the bracket and secured with a padlock. These cost about £15 and are available from some garden centres and other shops such as John Lewis (phone 01775 820736 for stockists). Otherwise, it's a matter of making sure that any brackets are fixed with non-removable screws, and that the chains are firmly secured to the basket and fixed to the bracket with a padlock or stout wire.

Poor show

Last autumn I ordered some winter-flowering pansies from a newspaper. When the plants arrived some were damaged and they were all rather small. I planted them, but they haven't put on much of a show. Can I get my money back?
Martin Thomas
Banchory

A Buying by mail order can offer huge choice and great value but it's always something of a gamble. Under the Sale of Goods Act 1979 (as amended by the Sale and Supply of Goods Act 1994), plants must be 'as described'; of 'satisfactory quality'; and 'fit for their purpose'. If plants are unsatisfactory on arrival, you should complain straight away, and ask for a replacement or refund. You're not obliged to return the plants themselves – a photograph or a detailed description should be enough evidence. If you accept the plants, your case is weaker, but you should still complain. Persist: a *Gardening Which?* survey found that nine out of ten complaints to suppliers of plants and other gardening products were successful.

Moss mess

My lawn is full of moss. How can I get rid of it?
Gwyneth Jones
Ruthin

ILLUSTRATION KEVIN EVANS PHOTOGRAPHY JOHN TRENHOLM

GET IN TOUCH

Our experts are now looking for questions on **complementary therapies**, **DIY** and **digital TV**. You can send your questions or comments for publication by post or fax to 'Letters page' at our Hertford address, p58, or by e-mail to **experts@which.net**. Which? Online subscribers can also contact us via one of our forum groups. We give **£15**-worth of Which? Books vouchers to the sender of our star letter; senders of all other letters printed receive **£10** in vouchers. We may edit letters, or use only an extract. Our experts will answer only questions that we publish.

A Moss thrives where soil is acid, compacted, wet or shady – so most lawns will be full of moss after such a wet winter. In the short term you can kill moss, and give the lawn a boost, using a lawn feed and mosskiller based on ferrous sulphate. In the long term, you need to improve the conditions that have encouraged the moss to grow. To reduce acidity, try adding lime. Poor drainage and soil that is compacted can be improved by spiking the lawn with a garden fork to a depth of 10cm and filling the holes with coarse sand.

Tree trouble

My neighbour has several self-sown ash trees that now shade my greenhouse but he refuses to lop them. Is there a new law restricting such trees and, if so, to what height?
R G Fellows
Isle of Wight

A Tall trees and hedges are responsible for many arguments between neighbours. At present, the law allows you to lop off branches that overhang your property but doesn't sanction any other action. Because of the problems with Leyland cypress hedges in particular, there's now legislation in the pipeline (the High Hedges Bill) that's designed to allow the local authority to take action if a complaint is made and found to be reasonable. However, it's unlikely that this will apply to trees (individually or in small groups) at least initially. Gentle persuasion is really the only option, perhaps with an offer to share with your neighbour the costs of having the trees cut back.

WRITEBACK

Share your views with other members

Five healthy pieces

We're regularly told to eat 'five portions' of fruit and/or vegetables each day. But what exactly is a 'portion'?
Peter Jones
Hertfordshire

A The British Dietetic Association offers the following as a rough guide: large fruit (melons or pineapples): one generous slice; apples, oranges and bananas: one fruit; small fruits (plums, satsumas): two fruits; berries, grapes: one cupful; dried fruit: one tablespoon; fresh fruit salad, stewed, canned fruit: three tablespoons; fruit juice: one 150ml glass; salad: one dessert bowl; vegetables (cooked, raw, frozen or canned): two tablespoons.

Important advice

I recently imported a car from Germany, and wanted to get it insured from the time of collection. The insurance companies I contacted told me they would be unable to insure the car until it was on British soil due to European regulations. Is this true?
Robert Cox
Tamworth

A There's no legal barrier, but insurance directives and registration rules mean it may not be commercially viable for insurance companies to provide cover (though they may do so on a discretionary basis). You may well have to take out two policies, even if one is only short-term cover for the time the car's travelling to the UK.

No price marks up

I'm getting fed up with going around large stores and DIY-type places and finding all kinds of products on sale with no prices marked. It's all very well for the store to say 'take it to the till for a check', but you can't do that with everything. Isn't it mandatory to display prices?
Keith Mason
Hove

A It is. Under the Price Marking Order 1999, traders must display a selling price, and in some cases also a unit price. There are some exceptions, notably for goods sold from bulk that have to be measured out, items sold at auction, and places which sell only to the trade. You can report a shop that doesn't display prices to your local trading standards department.

Moving mortgages

A mortgage broker is trying to convince me I can switch lenders with a repayment mortgage. Is he right?
Amir Tohidi
London W5

A Yes. If you want to switch, ask your existing lender for a redemption statement, which shows how much you still owe. It will be less than you borrowed as you will have paid off some capital, so you need to borrow just the remainder from your new lender. Remember to deduct the years that you've already paid from 25 (or whatever your term was to start with) so that you aren't just extending your term, and check there are no penalties for switching.

Thrombosis risks

In your rather alarmist article on blood clots when flying (February 2001, p8), you bracketed together pregnant women, those on the pill, and those on HRT as being at moderate risk. The risk is quite different, and very low for all three categories. As a precaution, pregnant women might be advised to avoid flights of more than six hours, and to take your advice about drinking water and exercising legs and ankles. In view of the large number of such women who fly and your suggestion that they seek professional advice, I wonder whether GPs will be able to cope.
Christopher Carter
Sheffield

A There are no scientific studies into the risk of thrombosis and flying for women in these categories: the advice we published is based on studies of women in similar groups undergoing surgery. The risks may be different, but experts in vascular surgery believe they are probably higher than for other people. Until there is conclusive evidence, women in these groups should take precautions and get GPs involved, if necessary.

Next month in 'Ask the experts': **stocks and shares**

savingsmonitor

Use this page to find a Best Buy for your savings

SAVINGS ACCOUNTS

Our **easy-access accounts** are run by post, telephone or internet. With most you have to wait a few days to get at your savings – either until the cheque arrives or the money has been transferred to another account. But if you need instant access to your money, choose an account that has a cash card. Our Best Buy **notice accounts** require a maximum of 90 days' notice. We give Best Buys for four levels of savings. Choose an account in **red** for the amount nearest to your savings.

We also show **how the account is run** (by post or telephone or via a bank or the internet), the **minimum initial deposit** and, for notice accounts, the **notice** period you need to give.

All our Best Buys are available nationally. But it's worth checking the rates paid by smaller building societies in your area. Institutions change their rates fairly often, so check that your account is still competitive at least every six months.

	How account is run	Interest rate (%)[1] £100	£1,000	£5,000	£10,000	Min initial deposit(£)	Notice (days)	Cash card
Easy-access accounts								
Abbey National eSaver	internet			6.45[2]	6.45[2]	2,000		✓
Bristol & West Save.it	internet				5.80	10,000		
Chelsea BS Call Direct Issue 2	post/tel			6.30[3]	6.30[3]	2,500		✓
Egg Internet Only	internet	6.00	6.00	6.00	6.00	1		
First Active Direct Access	post/tel			5.80	5.90	5,000		
Halifax Web Saver	internet	6.10	6.10	6.10	6.10	1		
Nationwide BS e-Savings[4]	internet	6.30	6.30	6.30	6.30	1		✓
Newcastle BS Net Savings	internet		6.10	6.10	6.60	1,000		
N&P Netmaster Gold Saver	int/post	6.00[5]	6.00[5]	6.00[5]	6.00[5]	1		
Scottish Widows Instant Transfer	post/tel	5.90[6]	5.90[6]	5.90[6]	5.95[6]	100		
Wesleyan Savings Wealthsaver Direct	post/tel		5.75	6.00	6.25	1,000		
Notice accounts								
Dunfermline BS Bank Rate Plus 2	postal			6.43	6.43	2,500	60	
Northern Rock Direct Tracker 90	post/tel	5.75	5.75	5.75	5.80	1	90	
Safeway Postal Notice	postal				6.65	10,000	60	
Scottish Widows Bank 60 Day	post/tel	5.95[6]	5.95[6]	5.95[6]	6.10[6]	1	60	

1 Rate before tax 2 Includes a bonus of 1 per cent payable for first six months 3 Includes a bonus of 0.25 per cent payable for first year
4 All transactions via FlexAccount 5 Open to Netmaster Gold customers 6 Includes a bonus of 0.5 per cent payable for first six months

All rates correct at 13 March 2001

MINI CASH ISAS

All our Best Buy mini cash Isas are nationally available and have a notice period of 90 days or less. For amounts up to £999, they also have a minimum deposit of £10 or less. Choose an account highlighted in **red** for the amount nearest your savings.

✓ indicates that the Isa meets the government's **Cat standards** (see p46 of our August 1999 report on Isas).

Isas usually have tiered **interest rates** depending on your balance. Some providers currently offer bonuses on top of these rates as an incentive to attract new investors. In calculating our Best Buys, we've excluded bonuses. But if you're willing to switch when the bonus ends, consider Isas that include bonuses. We also show the **minimum initial deposit**, any **notice** period and whether the account **accepts transfers** from other Isas. Most of the Best Buys offer the same rates for their Tessa-only Isas.

	Cat standard	Interest rate (%) £0-£499	£499-£999	£1,000-£2,999	£3,000+	Minimum initial deposit (£)	Notice (days)	Accepts transfers
Britannia BS	✓	6.40	6.40	6.40	6.40	1		✓
C&G		6.45	6.45	6.45	6.45	100		✓
Coventry BS	✓	6.35	6.35	6.35	6.35	1		✓
First Direct	✓	6.35	6.35	6.35	6.35	1		✓
Furness BS				6.45	6.45	1,000	90	
Hinckley & Rugby BS			6.50	6.50	6.50	500		
Holmesdale BS			5.35	5.35	6.75	500	60	
Kent Reliance BS		6.50	6.50	6.50	6.50	50	30	✓
Leek United BS		6.50	6.50	6.50	6.50	10		✓
Monmouthshire BS	✓	6.40	6.40	6.40	6.40	10		✓
Smile[1]	✓	6.75	6.75	6.75	6.75	1		✓
Stroud & Swindon BS	✓			6.35	6.60	1,000		
Teachers BS				6.50	6.50	1,000		✓
Tipton & Coseley BS	✓	6.40	6.40	6.40	6.40	1	7	✓

1 Account must be opened via internet

All rates correct at 13 March 2001

CHILDREN'S SAVINGS ACCOUNTS

Most high-street banks and building societies run children's accounts. They are a sensible option if your child has only small amounts to save. They give children direct access to their money and have the added advantage of giving children control over their investment, so that they learn how to handle their own finances. Interest rates are usually better than those paid on similar accounts available to adults. Children can usually have their own account from the age of seven, although an adult's signature (parent's or guardian's) is needed to operate accounts if the child is very young.

Our Best Buys are shown in **red**. Choose an account for the amount closest to your level of savings. We show the annual interest rate before tax on balances of £10, £100 and £1,000, and give the maximum age for a child to hold the account. We show with a ✓ accounts which offer perks (such as free gifts or toys). However, we have not taken this into account when choosing our Best Buys. We also say whether the account operates on a local or national basis. Local accounts tend to pay higher rates of interest than national accounts, but you will need to live in the area.

	Interest rate (%) £10	£100	£1,000	Other details Maximum age (years)	Interest paid	Perks	Local or national
Bradford & Bingley KidZone	6.25	6.25	6.35	to 15	yearly	✓	national
Britannia BS FirstSaver	6.50	6.50	6.50	to 18	yearly		see[1]
Cambridge BS First Instant	6.50	6.50	6.50	to 18	yearly		local
Chorley & District BS Young Chorlean	6.15	6.15	6.15	to 21	yearly		national
Coventry BS Interest Zone	6.45	6.45	6.45	to 18[2]	yearly		national
Furness BS Young Savers	6.14	6.14	6.30	to 18	half-yrly	✓	local
Ipswich BS Young Savers Club	6.00	6.00	6.75	to 11	yearly	✓	local
Lambeth BS Cat's Whiskers		6.90	6.90	to 18	yearly	✓	national
Mansfield BS Bonus Five		6.30	6.30	to 16	half-yrly	✓	local
Nationwide BS Smart 2 Save	6.61	6.61	6.61	to 11	half-yrly	✓	national
Saffron Walden BS Ladybird	6.70	6.70	6.70	to 16	yearly	✓	local
Yorkshire BS Happy Kids	6.30	6.30	6.30	to 18	half-yrly		national

1 Available only to the children or grandchildren of an existing member
2 No withdrawals permitted until seventh birthday

All rates correct at 13 March 2001

contacts and links

Find out more about the topics in this month's issue or just save time when shopping around with the help of our comprehensive listing of contacts and internet links.

If a company belongs to the Which? Web Trader scheme – our online shopping code of practice – it's shown with a ***W***. Links are also given on our website www.which.net/which

ALL CHANGE (p14)
AOL www.aol.co.uk
BT Internet
www.btinternet.com
Bush 0845 666 2222
www.bushinternet.com
Carchase 0800 052 3988
www.carchase.co.uk
Digital Wallet
www.mindsatwork.net
Freeserve www.freeserve.com
Sponge Magic 01858 469800

CITY BREAKS (p33)
Airlines
Air France 0845 084 5222
www.airfrance.co.uk
British Airways 0845 773 3377
www.british-airways.com
British Midland
0870 607 0555
www.flybmi.com
Buzz 0870 240 7070
www.buzzaway.com
Czech Airlines 020 7255 1898
www.czechairlines.co.uk
EasyJet ***W*** 0870 600 0000
www.easyJet.com
Go ***W*** 0845 605 4321
www.go-fly.com
Iberia 0845 601 2854
www.iberia.com
Virgin Atlantic Airways
01293 747747
www.fly.virgin.com
Flight specialists
Bridge the World
0870 444 7799
Flightbookers 020 7757 2324
Flights Direct 0870 750 0132
Trailfinders 020 7937 1234
Travelmood 0870 500 1002
Hotel bookings
Barcelona
www.barcelona-on-line.es
www.hotelsspain.com
www.sleepinspain.com
New York
www.bookahotel.com
www.express-res.com
www.hoteldiscounts.com
www.hotelguide.net
www.quikbook.com
Paris
www.hotelbook.com
08705 300200 (Utell)
www.roomservice.uk.com
020 7636 6888
Prague
www.praguetourism.org
General
www.expedia.co.uk
www.travelnow.com
www.travelocity.co.uk
Utell 08705 300200
Tour operators
Bridge Travel 0870 727 5855
Cedok 020 7580 3778
Cresta 0870 333 3303
Crystal 0870 888 0022
Kirker 020 7231 3333
Paris Travel Service
0870 727 5900
Sovereign 0870 576 8373
Thomson 0870 606 1496
Travelscene 020 8427 4445

CRIME SURVEY (p36)
Neighbourhhod Watch
via local police station
Victim Support Group
0845 3030 900
For crime survey reports
www.homeoffice.gov.uk
www.scotland.gov.uk

CURRENT CAR DEALS (p28)
BMW 0800 325600
www.bmw.co.uk
www.mini.co.uk (Mini-specific)
Honda 0845 200 8000
www.honda.co.uk
Jaguar 0800 708060
www.jaguar.com/uk
Peugeot 0845 200 1234
www.peugeot.co.uk
Other useful contacts
AA 08705 500600
www.theaa.co.uk
Society of Motor
Manufacturers & Traders
www.smmt.co.uk

DIGITAL CAMERAS (p18)
Canon 01737 220000
www.canon.co.uk
Casio 020 8450 9131
www.casio.co.uk
Epson ***W*** 0800 220546
www.epson.co.uk
Fuji 020 7586 1477
www.fujifilm.co.uk
Kodak 0870 2430270
www.kodak.co.uk
Leica 01908 246300
www.leica-camera.com
Minolta 01908 200400
www.minolta.co.uk
Nikon 0800 230220
www.nikon.co.uk
Samsung 01952 292262
www.samsungelectronics.co.uk
Sony 08705 111999
ww.sony.co.uk

ELECTRONIC GADGETS (p38)
C-Pen 01425 674822
www.datamind.co.uk
E-Clock 0800 783 8343
www.gadgetshop.com
The Fingerprint Mouse
0845 601 0853
www.sciencemuseumstore.com
Intel Play Microscope
0870 6072439
www.intelplay.com
King Avon Garage
Parking Signal 01473 219131
Oregon Scientific Pocketmail
Venus 01628 826688
www.oregonscientific.co.uk
Panasonic Battery Charger
08705 357357
www.panasonic-batteries.be
Plawa Spypen 01485 536200
www.spypen.com
Pocket FM radio
0845 601 0853
www.sciencemuseumstore.com
Thomson Video Sender
01732 520920
Zeon-tech Mouse
01159 291198
www.zeonltd.co.uk

JIGSAWS (p25)
AEG 01442 222382
www.aeg-pt.com
Black & Decker 01753 574277
www.blackanddecker.com
Bosch 01895 838402
www.bosch-pt.co.uk
B & Q 0800 444840
www.diy.co.uk
Hitachi 01908 232868 (fax only)
www.hitachi-powertools.co.uk
Makita 01908 211678
www.makita.com
Metabo 02380 732000
www.metabo.co.uk
Power Devil 01788 547547
www.factoryoutlet.co.uk
Rally 0800 436436
www.focusdoitall.co.uk
Skil 01895 838743
www.skileurope.com
Stayer 01483 454502
www.stayer.it
Wickes 0500 300328
www.wickes.co.uk

LEGAL EXPENSES INSURANCE (p42)
DAS LEI Co Ltd 0117 934 2000
www.das.co.uk
Direct Line ***W***
0845 246 8000 (household)
0845 246 8888 (car)
www.directline.com
Eagle Star
0800 868686 (household)
0800 445588 (car)
www.eaglestar.co.uk
Royal & SunAlliance (for add-on and standalone policies)
020 8652 1313
www.royalsunalliance.co.uk
Other useful contacts
General Insurance Standards
Council 0845 601 2857
www.gisc.co.uk
Insurance Ombudsman
0845 600666
www.theiob.org.uk
Law Society of N Ireland
028 9023 1614
www.lawsoc-ni.org
Law Society of Scotland
0845 1130018
www.lawscot.org.uk
Office of the Supervision of Solicitors in England and Wales 0845 608 6565
www.oss.lawsociety.org.uk

LETTING AGENTS (p8)
ARLA (Association of Residential Letting Agents)
01923 896555
www.arla.co.uk
NAEA (National Association of Estate Agents)
01926 410785 (Homelink)
www.naea.co.uk
NALS (National Approved Letting Scheme)
01926 496683
www.nalscheme.co.uk
RICS (Royal Institution of Chartered Surveyors)
0870 3331 600)
www.rics.org.uk

SAVINGS MONITOR (p56)
Children's savings accounts
Bradford & Bingley
0845 600 8885
www.bradford-bingley.co.uk
Britannia BS 0800 132304
www.britannia.co.uk
Cambridge BS via local branch
www.cambridge-building-society.co.uk
Chorley & District BS
01257 279373
www.chorleybs.co.uk
Coventry BS 0845 766 5522
www.covbsoc.co.uk
Furness BS 0800 220568
www.furnessbs.co.uk
Ipswich BS 01473 211021
www.ipswich-bs.co.uk
Lambeth BS 0500 200020
www.lambeth.co.uk
Mansfield BS
01246 202055
www.mansfieldbs.co.uk
Nationwide BS 0500 302010
www.nationwide.co.uk
Saffron Walden BS
01799 522211
www.swhebs.co.uk
Yorkshire BS
0845 120 0100
www.ybs.co.uk
Mini cash Isas
Britannia BS 0800 269655
www.britannia.co.uk
C&G 0800 717505
www.cheltglos.co.uk
Coventry BS 0845 766 5522
www.covbsoc.co.uk
First Direct 0800 242424
www.firstdirect.com
Furness BS 0800 220568
www.furnessbs.co.uk
Hinckley & Rugby BS
01455 251234
www.hinckleyandrugby.co.uk
Holmesdale BS
01737 245716
www.holmesdale.org.uk
Kent Reliance BS 01634 848944
www.krbs.co.uk
Leek United BS 0800 7830847
www.leekunited.co.uk
Monmouthshire BS
01633 844401
Smile www.smile.co.uk
Stroud & Swindon BS
0845 741 3853
www.stroudandswindon.co.uk
Teachers' BS 01202 843550
www.teachersbs.co.uk
Tipton & Coseley BS
0121 557 2551
www.thetipton.co.uk
Savings accounts
Abbey National
www.abbeynational.co.uk
Bristol & West
www.bristol-west.co.uk
Chelsea BS 0845 744 6622
www.chelseabs.co.uk
Dunfermline BS
0845 601 3066
www.dunfermline-bs.co.uk
Egg www.egg.com
First Active
0800 558844
www.firstactive.co.uk
Halifax www.halifax.co.uk
Nationwide BS
www.nationwide.co.uk
Newcastle BS
www.newcastlenet.co.uk
Northern Rock 0845 600 6767
www.northernrock.co.uk
Norwich & Peterborough BS
www.netmastergold.co.uk
Safeway 0800 995995
www.safeway.co.uk
Scottish Widows Bank
0845 845 0829
www.scottishwidows.co.uk
Wesleyan Savings Bank
0121 212 0899
www.wesleyan.co.uk

STEP-BY-STEP GUIDE (p46)
Vehicle Inspectorate
0870 6060 440 (national rate)
www.via.gov.uk
e-mail:enquirie@svia.gov.uk
Enquiry Unit
Vehicle Inspectorate
91-92 The Strand
Swansea
SA1 2DA

TRAVEL INSURANCE (p22)
Best Buys
Club Direct
0800 074 4558
www.clubdirect.com
CostOut.co.uk 01484 682 518
www.costout.co.uk
Direct Travel ***W*** 01903 812 345
www.direct-travel.co.uk
Family Care 08705 561224
Flexicover Direct
020 8771 0440
www.flexicover.co.uk
Go Travel 0870 243 6006
www.gotravelinsurance.co.uk
James Hampden
01530 416369
www.jameshampden.co.uk
JourneyWise 0870 845 5555
www.journeywise.co.uk
Leading Edge 01892 836622
www.leadedge.co.uk
Options ***W*** 0870 848 0870
www.optionsinsurance.co.uk
Post Office Counters
0800 387858
www.postoffice-counters.co.uk
Primary Direct 0870 444 3772
Travel Insurance Club
0800 3165 520
www.ticdirect.co.uk
Travel Protection Group
02890 320797
TravelPlan Direct ***W***
0800 018 8747
www.travelplan-direct.co.uk
Under The Sun
01322 449533
08458 465 4329
www.underthesun.co.uk
Worldwide Travel ***W***
01892 833338
www.worldwideinsure.com
Other useful contacts
Financial Ombudsman
Service 0845 600 6666
www.fos.org.uk

VACUUM CLEANERS (p48)
Dyson 0870 527 5104
www.dyson.com
Electrolux
08706 055055
www.electrolux.com
Hoover 01685 721222
www.hoover.co.uk
LG 0870 607 5544
www.lgelectronics.co.uk
Miele 01235 554455
www.miele.co.uk
Morphy Richards
08450 777700
www.morphyrichards.co.uk
Panasonic 08705 357357
www.panasonic.co.uk
Samsung 0800 521652
www.samsungelectronics.com
Sebo 01494 465533
www.sebo.co.uk
Sharp 0800 262958
www.sharp.co.uk

memberbenefits

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Which? factsheets

Our factsheets are free to *Which?* members, and are also available online. If you don't have access to our website, and want to know whether we have a factsheet on a particular topic, ring **0845 307 4000**.

CONTACT US

Members' Helpline 0845 307 4000

The Helpline team is ready to answer your call Monday to Friday 8.30am to 8pm; Saturdays and bank holidays 9am to 1pm. You can use our Members' Helpline to check that you have the latest Best Buy information, to order factsheets (please quote the code given), to get help finding a past *Which?* article or check when we'll next be reporting on that subject, or to ask us your other queries about *Which?* or Consumers' Association.

Post Membership Services Dept
PO Box 44, Hertford X, SG14 1SH
E-mail which@which.net
Fax 0845 307 4001
Web site www.which.net/which
Outside the UK +44 1992 822800

Please include your *Which?* membership number and a daytime phone number.

Help wanted

Please send replies to our Hertford address (see 'Contact us', left) or e-mail us at helpwanted@which.net, quoting the department shown below.

SWITCHING ENERGY SUPPLIERS

Have you ever switched gas or electricity suppliers, or considered doing so? We're looking for case studies for a future article. If you're interested in switching but have never done so, or you've had a particularly good or bad experience with switching suppliers, please write with details of your household and what happened. Dept JH.

FLOOD DAMAGE

Did your house suffer flood damage in the recent bad weather? Did you claim on your buildings/contents insurance? We're looking for case studies for a future article and would be interested in hearing your experiences, good or bad. Dept TY.

PHONE COMPANIES

Have you ever switched your home phone company? Or do you use a combination of companies (eg by entering a code to access cheaper calls through an indirect service provider)? Please write with details, and also let us know if you'd be willing to feature as a case study. Dept BRW.

CLARIFICATION

Sniff yourself slim?, January 2001, p17
As part of this piece, we carried out a one-day spot check on these patches. We are happy to clarify that the manufacturer's instructions state that these patches should be worn for three days before any effects are noticed. We apologise for this error.

CORRECTIONS

Fridge-freezers, October 2000, p30
The data in the table for the Servis M7664 applies to an old model. The makers claim the current version has improved energy efficiency.

Savings accounts, February 2001, p10
The three Northern Rock accounts should not have appeared in the 'Worst-paying accounts' table. Northern Rock has closed these accounts and moved savers to its instant access account. It's good news that Northern Rock has moved customers, but a shame that it's moved them to an account which currently pays just 0.55 per cent on a £10,000 balance. The Halifax Solid Gold account also no longer exists. It too should not have been in the 'Worst-paying accounts' table.

Handling complaints, March 2001, p6
The number for the Consumer Council for Postal Services is wrong on p58. It is 0845 601 3265.

Country pubs, March 2001, p28
The phone number for the Stagg Inn, Titley, is 01544 230221.

Current accounts, March 2001, p44
Lloyds TSB Select account should not have a ✓ for full telephone banking in the 'Packaged accounts' table, p45.

WHO WE ARE

Which? is researched by Consumers' Association (CA), the UK's biggest independent, not-for-profit consumer organisation.

CA's Council of Management Brian Yates **(Chairman)**; Ruth Gee, John Rimington CB **(Deputy Chairmen)**; Susan Baker, Anthony Burton OBE, Neville Duncan, Margaret Ginman, Tanya Heasman, Harriet Kimbell MBE, Michael Levy, Leif Mills CBE, Michael Moore CBE, Gary Waller, Phillip Whitehead MEP, James Woodward-Nutt, Professor Steve Woolgar, Christopher Zealley

CA's Director Sheila McKechnie OBE

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www.which.net

Check out our website

www.which.net/which

Check out our website for extra information. There are links to dozens of websites relevant to each issue. You'll find all our current factsheets online, and this month the *Which?* experts go online to answer questions on **digital cameras** (see p18). E-mail us your questions from the website. And tell us what you think about *Which?* – use the online form to give us your views.

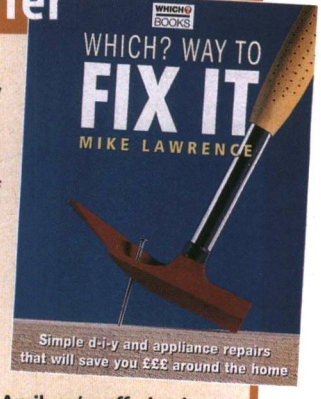
SHOPPING OPTIONS

We've negotiated a great deal for *Which?* members on electrical goods, cameras and camcorders. Value Direct and Unbeatable are two companies which sell only over the phone and internet. Value Direct sells a wide range of electrical goods from dishwashers to TVs, and Unbeatable offers cameras, camcorders and binoculars. We aim to ensure that their prices for *Which?* members are the lowest around by constantly price checking against those on offer from other internet and high-street retailers.

Value direct 01295 755015
wol.value-direct.co.uk

Unbeatable 01293 433833
www.unbeatable.co.uk/which

book offer



If it creaks, squeaks, wobbles, or simply won't work, you need *Which? Way to Fix It*. With the help of step-by-step diagrams, the book shows you how to carry out all sorts of repairs (and how to avoid being ripped off). From now until 30 April, we're offering it for £10.99 (£2 off its normal price). To place your credit card order, ring 0800 252 100 quoting code FIXIT (WB0401).

quickindex

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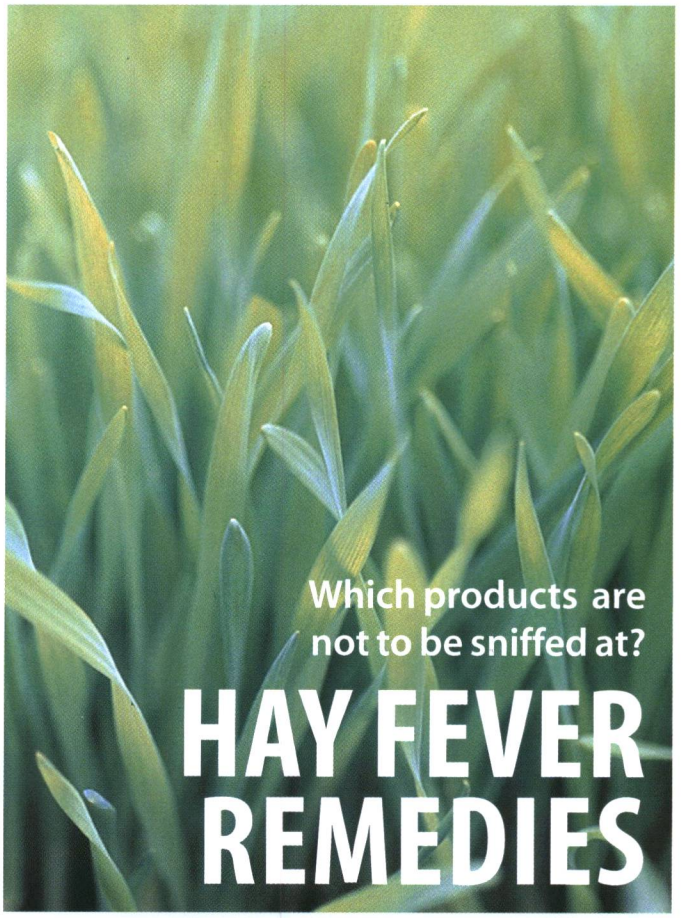

MORTGAGE ADVICE
Can you rely on advisers? We investigate

SAFE DIETING
14 diet books assessed

CAR SECURITY
The least likely to be stolen and stolen from

PLUS

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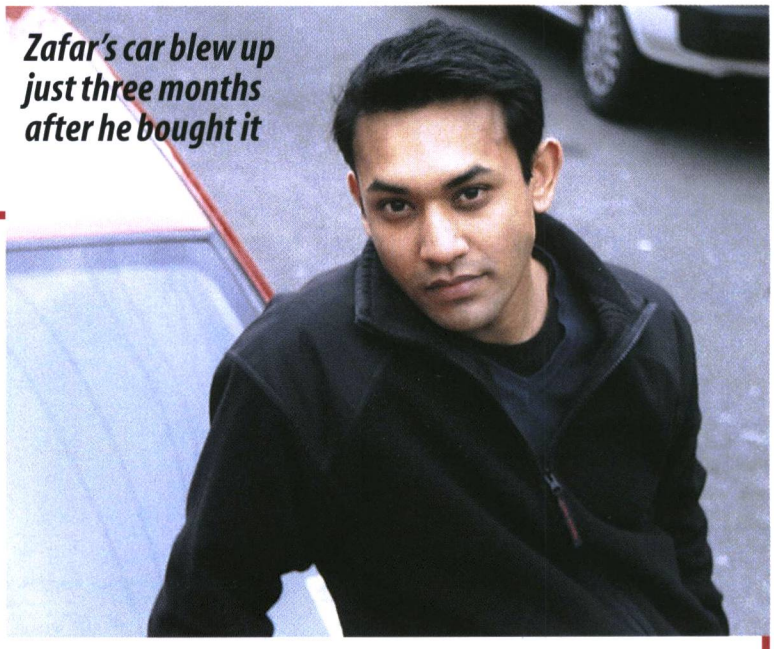
Low-fat spreads ● Travel cots ● Dentists ● Holiday money ● Best Buy stakeholder pensions ● Printers ● House insurance ● Long-term care policies ● Functional foods ● Rucksacks ● Child car seats ● Sun protection ● Getting rid of pests ● Telephone answering machines ● Giving up smoking

PLUS How to save on your tax bill – a 36-page guide

PHOTOGRAPHY IMAGE BANK

briefcases

Two recent cases from our lawyers' files



Zafar's car blew up just three months after he bought it

Incontrovertible proof

Dr Zafar Khan bought a two-a-half-year-old MGF 1.8-litre convertible from Terry Crewe Ltd. The car cost £15,499, and Zafar paid £300 deposit with his First Direct Visa card. But barely three months later, while Zafar was driving the car, he noticed that the engine was getting very hot and the oil gauge was rising. Luckily, he managed to pull into the nearest service station just 90 seconds away before the engine blew up.

Zafar asked the AA to take a look. It concluded that the damage was due to excessive pressure in the cooling system that had been building up for some time. Zafar paid £3,807 to have the car repaired. He wrote to Terry Crewe asking it to reimburse him for this and other losses he'd incurred, including the AA inspection and report and travelling costs while his car was off the road. He enclosed a copy of the AA report. But Terry Crewe denied responsibility, so Zafar came to Which? Legal Service.

We advised Zafar that Terry Crewe was in breach of contract as the car was not of satisfactory quality when he bought it. We wrote to Terry Crewe explaining this and asked it to compensate Zafar. We also wrote to First Direct reminding it that, under Section 75 of the Consumer Credit Act 1974, it was jointly liable. Terry Crewe continued to deny liability on the grounds that Zafar had driven the car after noticing the fault. So we asked the AA whether the 90-second drive to the service station would have made a material difference to the damage of the engine. The AA's reply, which we sent to Terry Crewe, confirmed that it wouldn't.

Terry Crewe subsequently ceased trading, so we approached First Direct. After much argument, it agreed to pay Zafar £4,645 to cover the cost of repairs and expenses. Zafar accepted the offer.

POINT OF LAW

If an item costs over £100 and not more than £30,000, and you pay at least some of it with your credit card, the credit card company is equally liable with the seller for breach of contract and misrepresentation. This extra protection is particularly important if the seller ceases to trade.

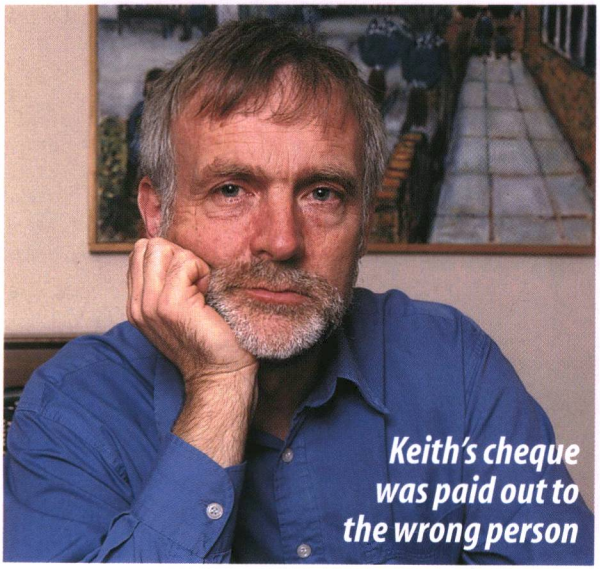
PHOTOGRAPHY MIKE FORD, STEPHEN WRIGHT

Bank pays for wrongly cashing cheque

Keith Dilliway was awarded £2,500 damages following a car crash which wasn't his fault. His solicitors told him that he would receive a cheque within six weeks. So when it didn't arrive, and the money hadn't been paid into his account, Keith contacted his solicitors again. They told him that they had posted the cheque three weeks earlier. Worried in case something had happened, they decided to try to stop the cheque, only to find that it had already been cashed at a branch of HSBC.

Keith was unable to resolve the matter to his satisfaction with either the solicitors or the police, so he asked our lawyers for help.

We advised him that the bank had possibly acted negligently because it had failed to take reasonable care and attention with the cheque and had given the money to the wrong person. We told Keith that he might be entitled to recover the money from the bank, so he wrote to HSBC. The bank accepted responsibility and offered Keith the full £2,500 plus £100 in compensation, which he accepted.



Keith's cheque was paid out to the wrong person

POINT OF LAW

If the words 'account payee only' appear on a cheque, and a bank cashes the cheque and pays the money to anyone other than the person named, you may be entitled to get the money back from the bank. This won't be the case if the bank can show it acted in good faith and wasn't negligent.

WHICH? legal service

You never know when you might need legal advice. Join Which? Legal Service and you'll get unlimited phone access to some of the UK's top consumer lawyers providing you with help and legal advice whenever you need it. If your case requires written action, we can handle that too for a very competitive fee. Call free on 0800 252 100 for an information pack. The number for **existing Which? Legal Service members** is **01992 822 828.**